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Chg + Retn Joseph E. Costanza, atty at law
R-43292 720 W. Chicago Avenue, East Chicago Ind 46312
INV 252315

REAL ESTATE MORTGAGE
CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

THIS INDENTURE WITNESSETH, that Joseph E. Costanza, Not Personally
but As Trustee,

of the City of East Chicago (See Addendum to this Real Estate Mortgage
which Addendum is made a part hereof),
and State of Indiana (hereinafter with heirs, executors, and administrators, called the mort-
gagor), Mortgage and Warrant to Lake Materials, Inc., an Indiana Corporation,
a corporation organized and existing under the laws of State of Indiana

(hereinafter with its successors and assigns called the mortgagee), the following described real estate situa-
ted in Lake County, State of Indiana, to-wit:

See Exhibit A attached hereto
and made a part hereof

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
FEB 24 9 01 AM '81
WILLIAM BIELSKI JR
RECORDER

together with all buildings and improvements now situated thereon or that may hereinafter be erected
thereon, together with all and singular the tenements, hereditaments and appurtenances thereto belonging,
or in anywise appertaining, and the rents, issues and profits thereof, and all plumbing, heating and lighting
fixtures now or hereafter attached to or used in connection with said premises, to secure the payment of
one certain principal promissory note, the terms of which are incorporated herein by reference, of the said
mortgagor for the sum of Fifteen Thousand

dollars (\$ 15,000.00), bearing even date herewith, payable to said Mortgagee, or Bearer, and
payable at the office of Lake Materials, Inc., East Chicago, Indiana,
payable as provided in said Note.

~~due and payable in monthly installments of \$ _____ each including interest at the rate of _____~~
~~per annum until paid, commencing on the _____ day of _____, and on~~
~~the _____ day of each month thereafter, until the principal and interest are fully paid, except that the~~
~~final payment of the entire indebtedness evidenced thereby if not sooner paid shall be due and payable on~~
~~the _____ day of _____.~~ Said installments shall be applied first to the payment of
interest and the remainder to principal.

This mortgage is subject to a first mortgage heretofore granted
to the Bank of Indiana.

In the event that any payment provided for in the note secured hereby shall become overdue for a period
in excess of fifteen (15) days, the Mortgagor agrees to pay a "late charge" of two cents (2c) (not to exceed
two cents) (2c) for each dollar (\$1) so overdue, for the purpose of defraying the expense incident to
handling the delinquent payment.

[Handwritten initials]

518770

For the purpose of inducing the said mortgagee to make the loan hereby secured, the mortgagor expressly represents and warrants to said mortgagee to be the owner in fee simple of the premises herein mortgaged; to be over 21 years of age; that the title to said premises is clear and free of liens and encumbrances of whatever kind and nature, and that this mortgage is all and the only encumbrance on said premises, and the mortgagor expressly agrees to pay the sum of money above secured and attorney fees, without relief from valuation and appraisal laws, and upon failure to pay said respective installments and payments as herein set forth, according to the tenor and effect of said note, or any part thereof, or the interest thereon, or any part thereof, when due, or the taxes or insurance as hereinafter stipulated, or upon failure to keep and perform each, any and all of the terms, covenants, conditions, and stipulations contained herein, then said note and indebtedness shall be due and collectible at mortgagee's option, and notice of the exercise of said option is expressly waived, and said indebtedness shall be recoverable by a suit at law, or a foreclosure hereof, or both, to the same extent as if the same had matured by express terms. The omission of said mortgagee to exercise said option upon any default, as aforesaid, shall not constitute a waiver of the right to exercise the same or preclude it from the exercise thereof upon any subsequent default.

It is further expressly agreed that until said note and indebtedness secured hereby are fully paid, said mortgagor will keep said premises in good repair and commit no waste thereon, and will keep all legal taxes, charges and assessments against said premises paid as they become due and will keep the building or buildings thereon insured for the benefit of the mortgagee, or its assigns, in such amount and in such company or companies as the mortgagee, or its assigns, may require or approve, and will make all insurance policies carried on said building or buildings payable to said mortgagee, or its assigns, as its interests may appear, and will deliver to said mortgagee, or its assigns, all such policy or policies and all renewals thereof, and failing so to do, the said mortgagee, or its assigns, may pay all said taxes and assessments, or procure and pay for said insurance (this being optional with the mortgagee) and the amount so paid, together with interest at the rate of % per annum hereon, shall be a part of the debt secured by this mortgage. In the event of loss or damage, the proceeds of said insurance shall be applied upon the indebtedness hereby secured, in such manner as the Mortgagee may elect, even though the same is not yet due, or in the Mortgagee's option may be used for the purpose of making repairs or improvements upon the mortgaged premises.

It is further agreed generally that said mortgagee may, at its election, advance and pay any sum of money that in its judgment may be necessary to perfect the title of said mortgaged premises in said mortgagor, or to preserve the security intended to be given by this mortgage, and any and all sums of money so advanced and paid, with interest at the rate of % per annum, shall be and they are hereby made a part of the mortgage debt secured hereby.

In case of the filing of any bill in any court of competent jurisdiction to foreclose this mortgage, or any part thereof, it is agreed that the court may appoint a suitable person Receiver (and the mortgagor hereby consents to the appointment of a Receiver, if there has been any default in the performance of any of the conditions of this mortgage) with power to look after, care for and manage said property and collect the rents, issues and profits that may be derived therefrom during the pendency of such foreclosure suit and until the right to redeem said premises shall have expired, and such rents, issues and profits shall be applied toward the payment of said indebtedness, with costs thereon and attorney fees.

The mortgagor herein further agrees to obtain and furnish at his own expense to the mortgagee herein a mortgage insurance policy in the amount of the indebtedness secured hereby and in such company or companies as the mortgagee may require or approve, said mortgage insurance policy guaranteeing the lien of said mortgage to be a first mortgage lien in favor of the mortgagee on the said above described real estate and premises.

That in case suit be brought to foreclose this mortgage a reasonable sum shall be allowed to the Mortgagee in such proceeding for attorney's fees, title or other expense incident to such foreclosure proceeding, which several sums shall be so much additional indebtedness secured hereby, and shall be recoverable as such whether the suit proceeds to decree or not and shall be included in the decree entered in such foreclosure.

That the Mortgagee, at its option, may extend the maturity of the note and indebtedness secured hereby, or any balance due thereon, from time to time, upon written agreement executed by the Mortgagor, for such further periods, at such rate of interest, and upon such conditions as may then be agreed upon, and no such extension, and no forbearance or delay of the Mortgagee in enforcing any of the provisions of this indenture, shall operate to impair the lien thereof or waive any rights accrued or that might accrue hereunder.

618770

If the premises or any part thereof be condemned under any power of eminent domain, or acquired for a public use, the damages, proceeds and consideration from such acquisition, to the extent of the full amount of the indebtedness upon this mortgage and the note secured hereby remaining unpaid, are hereby assigned by the mortgagor to the mortgagee and shall be paid forthwith to the mortgagee to be applied by it on account of the last installment or installments of such indebtedness.

That Mortgagor hereby assigns to Mortgagee as additional and collateral security for the indebtedness hereinbefore described, all of the rents, issues and profits accruing, whether by lease, contract or otherwise, now on said property, or which may hereafter be placed thereon, and all lessees or sub-lessees are hereby directed, upon demand of Mortgagee, to pay said rents, issues and profits direct to Mortgagee, this assignment to become null and void upon release of this mortgage, provided, however, this assignment shall become effective only upon default by Mortgagor in making payment of any installment of the note hereby secured or in the performance of any of the terms and conditions of this mortgage.

That Mortgagor will not sell or convey the mortgaged premises, or any portion thereof, so long as any part of the indebtedness hereby secured remains unpaid, without the written consent of the Mortgagee, and that a violation of this provision will, at the option of the Mortgagee and without notice, accelerate maturity of the indebtedness hereby secured and cause the entire unpaid balance thereof to become immediately due and payable.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall include all genders.

The said mortgagor hereby expressly agrees to pay all and singular the sums of money by this mortgage above secured, without relief from valuation and appraisal laws of the State of Indiana.

IN WITNESS WHEREOF, the said mortgagor has hereunto set his hand and seal this 19th day of February, 19 81

Joseph E. Costanza (Seal)
JOSEPH E. COSTANZA

.....(Seal)

.....(Seal)

.....(Seal)

STATE OF INDIANA
COUNTY OF LAKE SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 19th day of February, 19 81 personally appeared Joseph E. Costanza and acknowledged the execution of the foregoing Real Estate Mortgage as his free and voluntary act, for the use and purposes therein set forth.

Given under my hand and Notarial Seal.

Donna M. Davids
Donna M. Davids Notary Public

My commission expires
September 28, 1984

This instrument prepared by: Joseph E. Costanza, Attorney at Law
720 W. Chicago Ave., East Chicago, IN 46312

518770

ADDENDUM TO MORTGAGE

THIS INSTRUMENT is executed by the undersigned Trustee, not personally but solely as Trustee under the terms of that certain agreement dated the 1, day of Feb., A.D. 1981. It is expressly understood and agreed by the parties hereto, anything herein to the contrary notwithstanding, that each and all of the covenants, undertakings representations and agreements herein made are made and intended, not as personal covenants, undertakings, representations and agreements of the Trustee, individually, or for the purpose of binding it personally, but this instrument is executed and delivered by Joseph E. Costanza, as Trustee, solely in the exercise of the powers conferred upon it as such Trustee under said agreement and no personal liability or personal responsibility is assumed by, nor shall at any time be asserted or enforced against Joseph E. Costanza, on account hereof, or on account of any covenant, undertaking, representation, warranty, or agreement herein contained, either expressed or implied, all such personal liability, if any, being hereby expressly waived and released by the parties hereto or holder hereof, and by all persons claiming by or through or under said parties or holder hereof.

DUPLICATE

027819

EXHIBIT A

The South one-third of Lot 22 and all of Lots 23, Lots 26, 27, 28 and 29 in Block 14 in Towle and Avery's Addition to Hammond, as per plat thereof, recorded in Plat Book 1 page 104 in the Office of the Recorder of Lake County, Indiana, except the following: Beginning on the North line of said Lot 29 at a point which is 92.36 feet Easterly, measured on said North line, from the Northwest corner of said Lot 29; thence Easterly, on the North line of said Lot 29, to the Northeast corner of said lot; thence continuing Easterly on the North line prolonged) of said lot 7.50 feet to the center line of a vacated alley; thence Southerly, on the center line of a vacated Alley No. 4, 10.00 feet; thence Westerly, parallel with the North line prolonged) of said lot, 7.50 feet to the East line of said lot; thence Northwesterly to the place of beginning, not including any part of any vacated streets or alleys adjacent thereto.