

Bank of Indiana, N.A.
1000 E. 80th Place
Meridian, IN 46410

April 14, 1983

Instalment Loan Dept.

REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, that Johnnie and Oneria D. Brewer, Husband & Wife
of Lake County, State of Indiana, whether one or more herein called
Mortgagor, MORTGAGES AND WARRANTS TO First Metropolitan Builders of America, Inc.
with an office located at 300 W. Ridge Road, Gary, Indiana
hereafter called the Mortgagee, the following described real estate in Lake
County, State of Indiana, to-wit:

Legal description: George and William Earles Second Glen Park Addition to the
City of Gary, Lot 43, Block 11, in Lake County, Indiana.

Commonly known as: 3975 Jefferson Street
Gary, Indiana

together with all buildings, improvements, appurtenances, and fixtures attached,
erected or used in connection with the real estate or hereafter acquired, attached,
erected, appurtenant or used in connection with the real estate, and together with
all rents, issues, income, profits, rights, privileges, interests, easements, and
hereditaments thereof.

This mortgage is given to secure the payment of Mortgagors Promissory Note payable
to the Mortgagee dated April 5, 1983 in the amount of Nineteen thousand,
nine hundred, sixty eight dollars and 12/100 (\$ 19,968.12)
with a final payment due and payable on April 26, 1992 together with
interest and any extensions or renewals thereof and likewise to secure the performance
by the Mortgagor of all of Mortgagors covenants, agreements, promises, payments, and
conditions contained in this mortgage, or the Note it secures, or any other instru-
ments signed by the Mortgagor in conjunction with the indebtedness secured by this
mortgage, and likewise to secure any and all future indebtedness of the Mortgagor
to the Mortgagee, which indebtedness refers to this Real Estate Mortgage.

The Mortgagor for himself, his heirs, executors, administrators, successors, and
assigns covenants and agrees with said Mortgagee, its successors and assigns as
follows:

1. If there is default in the payment of any indebtedness hereby secured
or in the performance of any of the Mortgagor's covenants set forth in this mortgage
or other instruments signed in conjunction with the indebtedness this mortgage
secures, or if Mortgagor should abandon the aforesaid property, or if said real estate
or any part thereof should be attached, levied upon or seized, or if the Mortgagor
should become bankrupt or insolvent or make an assignment for the benefit of creditors,
or if a receiver should be appointed for the Mortgagor, then the entire indebtedness
aforesaid shall, at Mortgagee's option become immediately due and payable, without
notice or demand, and the real estate shall be subject to foreclosure of this mortgage,
and the Mortgagee if it elects to foreclose the same shall become entitled to the
immediate possession of the aforesaid property together with the rents, issues, income
and profits therefrom and all amounts due are payable without relief from valuation
or appraisal laws and Mortgagor will pay all costs and attorney's fees incurred
by Mortgagee in the enforcement of the terms of the abovementioned mortgage.

2. For the duration of any indebtedness hereby secured: (a) the Mortgagor
will keep the aforesaid property in its present state of repair, normal wear and
tear excepted; (b) Mortgagor will pay all taxes and assessments imposed on the said
property and will otherwise take such action and exercise such forbearance as may be
necessary in order that the said property shall not hereafter become subject to any
lien or encumbrance superior to this Mortgage; (c) Mortgagor will procure and maintain
insurance with insurance companies acceptable to Mortgagee, against damage to or des-
truction of the improvements included in said real estate by fire or windstorm or by
any cause customarily included in the term "extended coverage" such insurance to be in
a sum not at any time less than the value of such improvements or the total of the in-
debtedness then hereby secured plus all taxes, assessments and indebtedness then secured
by any liens or encumbrances superior hereto on such real estate, whichever is smaller,
and to be payable to the Mortgagee as its interest may appear; (d) Mortgagor will deliver
the policy or a certificate evidencing said insurance to the Mortgagee and will allow
Mortgagee possession of the same, and a Mortgagee may collect the proceeds of any
insurance.

3. If the Mortgagor shall fail to make any payment or to obtain any insurance,
service or materials necessary for the performance of any of Mortgagor's covenants
above set forth, then the Mortgagee at its option may do so, and its expenditures
for any such purpose shall be added to and become part of the indebtedness hereby
secured. Any amount so added shall, from the date of payment thereof by Mortgagee,
bear interest at the rate of interest set forth in the indebtedness.

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For assignment see doc #

STATE OF INDIANA
COUNTY OF LAKE
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