

712440

REAL ESTATE MORTGAGE
(Prepare in Triplicate)

MORTGAGOR

(Names and Addresses)

Michael C. Mezzacapo
Dorothy A. Mezzacapo (H&W)
F/K/A Dorothy A. Krahies
6642 Jackson
Hammond, In, 46320

OFLake..... COUNTY, INDIANA
(hereinafter called "Mortgagor")

MORTGAGEE

COMMERCIAL CREDIT CORPORATION

5760 Broadway
Merrillville, Indiana 46410

OFLake..... COUNTY, INDIANA
(hereinafter called "Mortgagee")

First Pmt. Date	Initial Final Pmt. Due Date	Loan Number	Date of Note & Loan	Initial Number of Monthly Payments	Amount of Each Pmt.	Amount of Mortgage Estimated
02/25/84	01/25/94	07193341	01/20/84	120	\$258.61	\$31033.20
Date Due Each Mo. 25						

This Indenture Witnesseth, that the above-named Mortgagor mortgages and warrants to the above-named Mortgagee the following described real estate in Lake County, in the State of Indiana, as follows to wit:

The North 11 feet of the East one-half of lot nineteen (19) and the South 24 feet of the East one-half of lot eighteen (18), Green Fields Addition to Hammond, as shown in Plat Book 12, page 34, in Lake County, Indiana.

A/K/A 6642 Jackson Hammond, In.

STATE OF INDIANA
 DEPARTMENT OF REVENUE
 JAN 24 1 05 PM '84
 WILLIAM W. HANSEN JR.
 RECORDER

(hereinafter referred to as the "Mortgaged Premises") together with all rights, privileges, interests, easements, hereditaments, appurtenances, fixtures and improvements now or hereafter belonging, appertaining, attached to, or used in connection with the Mortgaged Premises, and all the rents, issues, income and profits thereof, to secure payment of the Amount of Mortgage shown above.

This mortgage is second and subordinate to a certain mortgage executed by Mortgagor to Calumet Federal S & L dated the 12 day of December, 1980, recorded in Micro film Document # 610817, Book 610817, page _____ in the office of Recorder, Lake County, Indiana.

This mortgage is given to secure the performance of the provisions hereof and the payment of a certain promissory note ("Note") of even date herewith signed by Michael C. Mezzacapo & Dorothy A. Mezzacapo F/K/A Dorothy A. Krahies in the amount of thirty one thousand thirty three Dollars & 20/100 Dollars (\$ 31033.20), with interest as therein provided and with an initial final maturity date as provided in the Note without any relief whatever from valuation or appraisal laws of the State of Indiana.

The Mortgagor (jointly and severally) covenants and agrees with the Mortgagee that:

The Mortgagee, at his option, may extend the time for payment of the indebtedness, or reduce the payments thereon, or accept a renewal note or notes therefor, without consent of any junior lien holder, and without the consent of the Mortgagor if the Mortgagor has then parted with title to the Mortgaged Premises. No such extension, reduction or renewal shall affect the priority of this Mortgage or impair the security hereof in any manner whatsoever, or release, discharge or affect in any manner the personal liability of the Mortgagor to the Mortgagee.

The Mortgagor expressly agrees to pay when due all indebtedness secured by this mortgage, on the dates and in the amounts, respectively, as provided in the Note or in this mortgage, without relief from valuation and appraisal laws.

If in this mortgage the Mortgagor is or includes persons other than Borrower then Borrower only is primarily liable for payment of the Note and Mortgagor is liable and bound by all other terms, conditions, covenants and agreements contained in this mortgage, including but not limited to the right of and power of Mortgagee to foreclose on this mortgage in the event of default by Borrower of payment of the Note.

Upon default by the Mortgagor in any payment provided for herein or in the Note, or in the performance of any covenant or agreement of the Mortgagor hereunder, or if the Mortgagor shall abandon the Mortgaged Premises, or shall be adjudged bankrupt, or if a trustee or receiver shall be appointed for the Mortgagor or for any part of the Mortgaged Premises, then and in any such event, the entire indebtedness secured hereby shall become immediately due and payable at the option of the Mortgagee, without notice, and this mortgage may be foreclosed accordingly. Upon such foreclosure the Mortgagee may continue the abstract of title to the Mortgaged Premises, or obtain other appropriate title evidence, and may add the cost thereof to the principal balance due.

The Mortgagor shall not permit any lien of mechanics or materialmen to attach to and remain on the Mortgaged Premises or any part thereof for more than 45 days after receiving notice thereof from the Mortgagee.

ORIGINAL—RECORD
DUPLICATE—CUSTOMER
TRIPLICATE—OFFICE

550

The Mortgagor shall keep the Mortgaged Premises in good repair and shall not commit waste thereon. The Mortgagor shall procure and maintain in effect at all times adequate insurance in insurance companies acceptable to the Mortgagee against loss, damage to, or destruction of the Mortgaged Premises because of fire, windstorm or other such hazards in such amounts as the Mortgagee may reasonably require from time to time, and all such insurance policies shall contain proper clauses making all proceeds of such policies payable to the Mortgagee and the Mortgagor as their respective interests may appear. All such policies of insurance shall be delivered to and retained by the Mortgagee until the indebtedness secured hereby is fully paid.

The Mortgagee may, at his option, advance and pay all sums necessary to protect and preserve the security intended to be given by this mortgage. All sums so advanced and paid by the Mortgagee shall become a part of the indebtedness secured hereby and shall bear interest from the date or dates of payment at the rate or rates of interest as specified in the Note. Such sums may include, but are not limited to, insurance premiums, taxes, assessments and liens which may be or become prior and senior to this mortgage as a lien on the Mortgaged Premises, or any part thereof, and all costs, expenses and attorney's fees incurred by the Mortgagee in respect of any and all legal or equitable proceedings which relate to this mortgage or to the Mortgaged Premises.

The Mortgagor shall pay all taxes or assessments levied or assessed against the Mortgaged Premises, or any part thereof, as and when the same become due and before penalties accrue.

Mortgagor covenants that the above described property (or an interest therein) shall not be sold or transferred without the Mortgagee's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant, (d) the grant of any leasehold interest of three years or less not containing an option to purchase, (e) a transfer to a relative resulting from the death of a Mortgagor, (f) a transfer where the spouse or the children of a Mortgagor become an owner of the above described property, (g) a transfer resulting from a decree of dissolution of a marriage, legal separation agreement, or from an incidental property settlement, by which the spouse of a Mortgagor becomes an owner of the above described property, (h) a transfer into an inter vivos trust in which a Mortgagor is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the above described property, and (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board.

No delay by the Mortgagee in the exercise of any of his rights hereunder shall preclude the exercise thereof so long as the Mortgagor is in default hereunder, and no failure of the Mortgagee to exercise any of his rights hereunder shall preclude the exercise thereof in the event of a subsequent default by the Mortgagor hereunder. The Mortgagee may enforce any one or more of his rights or remedies hereunder successively or concurrently,

All rights and obligations hereunder shall extend to and be binding upon the several heirs, representatives, successors and assigns of the parties to the mortgage. When applicable, use of the singular form of any word also shall mean or apply to the plural and masculine form shall mean and apply to the neuter.

IN WITNESS WHEREOF, the Mortgagor has executed this mortgage, this 20th day of January, 1984.

Signature *Michael C. Mezzacapo*
Printed Michael C. Mezzacapo

Signature *Dorothy A. Mezzacapo*
Printed Dorothy A. Mezzacapo
F/K/A Dorothy A. Krahies

Signature _____
Printed _____

Signature *Dorothy A. Krahies*
Printed _____

STATE OF Indiana }
COUNTY OF Lake } SS:

Before me, a Notary Public in and for said County and State, personally appeared Michael C. Mezzacapo and Dorothy A. Mezzacapo F/K/A Dorothy A. Krahies
(Name of Mortgagor) (Name of Mortgagor)

who acknowledged the execution of the foregoing mortgage.

Witness my hand and Notarial Seal this 20th day of December, 1984.

Signature *Linda L. Ward*
Printed Linda L. Ward

NOTARY PUBLIC
Resident of Lake County, Indiana

My commission expires 07/26/84

The form of this instrument was prepared by the Office of the General Counsel of the Mortgagee, and the material in the blank spaces in the form was inserted by or under the direction of C. E. Keas

Return to
Commercial Credit Corporation
P.O. BOX 10515 Merrillville, In, 46411