

HO 406301 LD

Meyers Development
9366 Calumet Ave, Munster
Acct #4-6000

746747

Loan No.

Mortgage

THE UNDERSIGNED, Marcia E. Reffkin, Single, and not married,

of Highland County of Lake, State of Indiana, hereinafter referred to as the Mortgagor does hereby mortgage and warrant to C. E. Employees Credit Union a corporation organized and existing under the laws of United States of America, hereinafter referred to as the Mortgagee, the following real estate in the County of LAKE, in the State of Indiana, to wit:

Unit B-2, 1341 Brookside Drive, Twin Creek Condominiums, a Horizontal Property Regime, as recorded as Documents 732615 and 732616, under the date of November 4, 1983, and amended by Amendment to Declaration recorded December 5, 1983, as Document No. 736310, and amended by Second Amendment to Declaration recorded January 13, 1984, as Document Nos. 741199 and 741200 in the Recorder's Office of Lake County, Indiana, and the undivided interest in the common elements appertaining thereto.

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION
LAKE COUNTY
FILED FEB 24 1984

FEB 24 1 27 PM
WILLIAM REFSKI
RECORDER

Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, airconditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter therein or thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, in-door beds, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not); and also together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due as provided in the Supplemental Agreement secured hereby. The Mortgagee is hereby subrogated to the rights of all mortgagees, lienholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, unto said Mortgagee, for the uses herein set forth, free from all rights and benefits under the appraisal and valuation laws of any State, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE

(1) the payment of a note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of Forty-Six Thousand, Eight Hundred and no/100 Dollars (\$ 46,800.00), which note, together with interest thereon as therein provided, is payable in monthly installments of One Hundred Ninety-Five & no/100- Dollars plus interest of 12% Per Annum pro-rated per month on the unpaid balance (\$ 195.00), commencing the 15th day of April, 1984, which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.

(2) any advance made by the Mortgagee to the Mortgagor, or his successor in title, for any purpose, at any time before the release and cancellation of this mortgage, but at no time shall this mortgage secure advances on account of said original note and such additional advances in a sum in excess of Forty-Six Thousand, Eight Hundred & no/100 Dollars (\$ 46,800.00), provided that, nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security or in accordance with covenants contained in the mortgage.

(3) all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained in a supplemental agreement dated, executed and delivered concurrently herewith and reference is hereby made to said note and supplemental agreement for the full terms and conditions thereof and the same are hereby incorporated herein as fully as if written out verbatim herein.

In this instrument the singular shall include the plural and the masculine shall include the feminine and neuter. All rights and obligations under this mortgage shall extend to and be binding upon the respective heirs, executors, administrators, successors and assigns of the Mortgagor and Mortgagee.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 17th day of February, A.D. 1984.

_____(SEAL) Marcia E. Reffkin (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 day personally appeared Marcia E. Reffkin, Single and not married,

to me well known to be the person named in and who executed the foregoing mortgage, and acknowledged the execution of the same to be her voluntary act and deed.

Witness my hand and notarial seal this 17th day of February, 1984

(Notarial Seal)

Christine S. Melton Notary Public
Christine S. Melton
Resident of Lake County, Indiana

This instrument was prepared by Arnold A. Kunde

My Commission Expires: January 20, 1985

2501