

Your Loan No. 20018-8

CTIC #B-409610 AD RETN:HO
PSFS Credit Corp P.O. Box 42530
Wilmington, Ohio

772299

REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, That CLARENCE BAITY AND
EDNA BAITY, husband and wife (the "Mortgagor") of Lake
County, State of Indiana, Mortgage and Warrant to PSFS
CREDIT CORPORATION (the "Mortgagee") of Hamilton County, State
of Ohio, the following described real estate in Lake County,
Indiana:

The North 16 feet of Lot 20 and the South 25 feet of
Leshwood on West Fifth Addition to Gary, as shown in
Book 18, page 18, in Lake County, Indiana.

CHICAGO TITLE INSURANCE COMPANY
STATE OF INDIANA/S.S. NO.
LAKE COUNTY
FILED FOR RECORD
WILLIAM WELSKI JR
RECORDER
Sept 13 10 08 AM '84

(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.

This mortgage is given to secure the performance of the provisions hereof and
the payment of a certain promissory note (Note) dated September 11, 1984
in the principle amount of Seven Thousand Five Hundred Nineteen Dollars and 17 cents
Dollars (\$ 7,519.17) with interest as therein provided and with a final
maturity date of 9-11-1989.

Said principle and interest are payable as follows:

60 payments of \$182.85, monthly beginning
10-11-1984, and each succeeding month, with the last
payment due 9-11-1989.

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

1. Payment of Indebtedness. The Mortgagor shall 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
appraisement laws, and with attorneys' fees.
2. No liens. 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.
3. Repair of Mortgaged Premises; Insurance. 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.
4. Taxes and Assessments. 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.

5. Advancements to Protect Security. 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

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the date or dates of payment at the rate of eight per centum (8%) per annum. 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.

6. Default by Mortgagor; Remedies of Mortgage. 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 if a trustee or receiver shall be appointed for the Mortgagor or for any part of the Mortgaged premises, except if said trustee or receiver is appointed in any bankruptcy action, 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 principle balance due.

7. Non-Waiver; Remedies Cumulative. 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 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.

8. Extensions; Reductions; Renewals; Continued Liability or Mortgagor. The Mortgagee at his option, may extend the time for the payment of the indebtedness, or reduce the payments thereon, or accept a renewal note or notes thereof, 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.

9. General Agreement of Parties. All rights and obligation hereunder shall extend to and be binding upon several heirs, representatives, successors and assigns of the parties to this mortgage. When applicable, use of the singular form of any word shall also mean or apply to the plural and masculine form shall mean and apply to the feminine or the neuter. The titles of the several paragraphs of this mortgage are for convenience only and do not define, limit or construe the contents of such paragraphs.

IN WITNESS WHEREOF, the Mortgagor has executed this mortgage this 11th day of September, 19 84.

Signature Clarnece Baity
Printed Clarnece Baity

Signature Edna Baity
Printed Edna Baity

Prepared By: PSFS Credit Corp
STATE OF INDIANA
COUNTY OF LAKE SS

WITNESSES: Michele M. Myers
Arlyne Royal

Before me, a notary public in and for said County and State, personally appeared Clarnece Baity and Edna Baity, husband and wife

who acknowledged the execution of the foregoing mortgage.

Witness my hand and Notarial Seal this 11th day of September, 1984

Signature Michele M. Myers
Printed Michele M. Myers

My commission expires:
July 11th, 1986

Residing in PORTER County,
Indiana

