7-825230

Return to: Bank of Indiana, N.A.
1000 E. 80th Place
Merrillville, IN 46410

THIS INDENTURE WITNESSETH, that Barry Lackovitch and Deborah Lackovitch, Husband	
and 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:	
Tegal description: Tots one hundred eighty eight (199) and one hundred eighty	

Legal description: Lots one hundred, eighty eight (188) and one hundred, eighty nine (189), in Robert Bartlett's East Gary Small Farms, as per plat thereof, recorded in Plat Book twenty-five (25), page two (2), in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 2465 Huntington Street Lake Station, 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.

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

- 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 mortgagor. I 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 appraisement laws and Mortgagor will pay all costs and attorney's fees incurred by Mortgagee in the enforcement of the terms of the abovementioned mortgage.
- 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 destruction of the improvements included in sail 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 that the value of such improvements or the total of the indebtedness 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 Mortgage 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.

Has but De Do

BOI-554

5.50

That the Real Estate mortgaged he	reby is free, clear, and unemcumbered except
as to (a) real estate taxes not yet due, (o) usual easements, covenants and restriction
or record, (c) Real Estate Mortgage dated	1967
from Mortgagor to Waterfield Mortgage	Company
in the original amount of \$11,500.00	the contraction of the contracti
which mortgage is not in default and has a	unpaid balance of \$ 6.767.76
(d) Other	
above, or any other mortgage or encumbrance in default or is foreclosed upon, or in the written consent sell or transfer any interest the Mortgagee this Mortgage and the Note become immediately due and payable in full foreclose this Mortgage, all without any note that the covenants, agreements, and confortgagor and the heirs, personal representations of the benefit of the singular numbers assigns. Whenever used, the singular numbers	est in this real estate then at the option of or Notes or indebtedness it secures shall and further that the Mortgagee may immediate otice or demand whatsoever. Inditions hereof shall be binding upon the catives, successors, and assigns of the loft the Mortgagee and its successors and er shall include the plural, the plural
the singular, and the use of any gender sha	ill include all genders.
IN WITNESS WHEREOF this Mortgage has been edge of September 1985. Barry Lackovitch With Man Manual	executed by the Mortgagor on this 30th
Deborah Lackovitch	OR DARMADOUTE HORMONOOR
ACKNOWLEDGMENT BY INDIVIDUAL (STATE OF INDIANA)	OR PARTNERSHIP MORTGAGOR
)SS:	
COUNTY OF Lake	- Notary Dublic in and for soid County
	_, a Notary Public in and for said County
	, A.D., 1985, personally appeared
Barry Lackovitch and Deborah Lackovitch	h, Husband & Wife
personally known to me, and known to me to n and who executed the foregoing mortgage,	and acknowledged the same to be (his)
(their) voluntary act and deed for the uses	and purposes therein set forth.
ITNESS my hand and official seal	2
ly commission expires:	11 . 61, 7 20
2-6-88	Comme G. Tilebil
	Notary Public Connie E. Webb, Res. of Porter Co.
	Committee in memby hear of Forter co.
his instrument prepared by: Allan Feffe	rman
005004	

82525

ASSIGNMENT OF MORTGAGE

which is recorded in the office of the Recorder of __Lake

Witness the hand and seal of said mortgagee,

METROPOLITAN BUILDERS OF AMER

is hereby assigned and transferred to_____without recourse upon the mortgage.

FOR VALUE RECEIVED, the annexed Mortgage to First Metropolitan Builders of Ame

Bank of Indiana,

this

County,

600