Mortgagor and Mortgagee covenant and agree as follows

- 1 PAYMENT OF CONTRACT Mortgagor shall promotly pay when due the indebtedness evidenced by the Contract, and late charges as provided in the Contract
- 2 INSURANCE, Mortgagor shall keep all improvements on said land, now or hereafter erected, constantly insured for the benefit of the Mortgagee against loss by fire, windstorm and such other casualties and contingencies, in such manner and in such companies and for such amounts, not exceeding that amount necessary to pay the sum secured by this Murtgage, and as may be satisfactory to the Mortgagee. Mortgagor shall purchase such insurance, pay all premiums therefor, and shall deliver to Mortgagee such policies along with evidence of premium payment. as long as the Contract secured hereby remains unpaid. If Mortgagor fails to purchase such insurance, pay the premiums therefore policies along with evidence of payment of premiums thereon, then Mortgagee, at its option, may purchase such insurance. Such autours paid by Mortgagee shall be added to the Contract secured by this Mortgage, and shall be due and payable upon demand by Mortgagor to Mortgagee.
- 3. TAXES, ASSESSMENTS, CHARGES, Mortgagor shall pay all taxes, assessments and charges as may be lawfully levied against the Property within thirty (30) days after the same shall become due. In the event that Mortgagor fails to pay all taxes, assessments and charges as herein required, then Mortgagee, at its option, may pay the same and the amounts paid shall be added to the Contract secured by this Mortgage, and shall: be due and payable by Mortgagor to Mortgagee upon demand of Mortgagee
- 4 PRESERVATION AND MAINTENANCE OF PROPERTY Mortgagor shall keep the Property in good repair and shall not commit waste or, permit impairment or deterioration of the Property Upon the failure of the Mortgagor to so maintain the Property the Mortgagee may, at its option, enter the property and cause reasonable maintenance work to be performed. Any amounts paid by Mortgagee shall be added to the Contract secured by this Mortgage, and shall be due and payable by Mortgagor to Mortgagee upon demand of Mortgagee
- 5 WARBANTIES Mortgagor covenants with Mortgagoe that have a served of the Property in fee simple, has the right to convey the same in fee simple, that title is marketable and free and clear of all incumbrances and that he will warrant and defend the title against the lawful claims of all persons whomsoever, except for the exceptions hereinafter stated. Title to the Property is subject to the following exceptions

  8227-1627 257-1831112

111/680-3134

- 6: WAIVER. The Mortgagor waives and relinquishes all rights and benefits under the valuation and appraisement laws of any state.
- 7. PRIOR LIENC. Default under the terms of any instrument secured by a lien to which this Mortgage is subordinate shall constitute default hereunder
- 8 TRANSFER OF THE PROPERTY DUE ON SALE. If the Mortgagor sells or transfers all or part of the Property or any rights in the Property, any person to whom the Mortgagor sells or transfers the Property may take over all of the Mortgagor's rights and obligations under this Mortgago (known as an assumption of the Mortgage.) if certain conditions are met. Those conditions are
  - (A) Mortgagor gives Mortgagee notice of sale or transfer
  - (B) Mortgagee agrees that the person qualifies under its then usual credit criteria.
  - The person agrees to pay interest on the amount owed to Mortgagee under the Contract and under this Mortgage at whatever lawful rate Mortgagee requires, and
  - (D). The person signs an assumption agreement that is acceptable to Mortgagee and that obligates the person to keep all of the promises and agreements made in the Contract and in this Mortgage

If the Mortgager sells or transfers the Property and the conditions in A. B. C and D. of this section are not satisfied, Mortgagee may require, immediate payment in full of the Contract, foreclose the Mortgage, and seek any other remedy allowed by the law. However, Mortgagee will not have the right to require immediate payment in full or any other legal remedy as a result of certain transfers. Those transfers are:

- the creation of liens or other claims against the Property that are inferior to this Mortgage, such as other mortgages, materialman tiens, etc,
  a transfer of rights in household appliances to a person who provides the Mortgagor with the money to buy these appliances in order
- to protect that person against possible losses.

  (iii) a transfer of the Property to survive conviners to bound the death of according to law, and
- (iv) leasing the Property for a term of thee (3) was a long as the exceeders not include an option to buy
- 29, ACCELERATION, REMEDIES. Upon Mortgagor's breach of any covenant or agreement of Mortgagor in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Mortgagee prior to acceleration shall mail notice to Mortgagor of the default. If the breach is not cured on or before the date specified in the notice. Mortgagee at Mortgagee's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Mortgagee shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to reasonable attorney's fees, and costs of documentary evidence abstracts and title reports, all of which shall be additional sums secured by this Mortgage
- 10 APPOINTMENT OF RECEIVER Upon acceleration under paragraph 9 hereof or abandonment of the Property Mortgagee shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect all rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of the management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received. 11: ASSIGNMENT. This Mortgage may be assigned by the Mortgagee without consent of the Mortgagor.

IN WITHESS WHEREOF, Worldagors have executed	f this mortgage on the doy above shown	
(Illan Jestun	- Y Sais Herry	
MILAN FEFFERMAN	Winess Lois Herring O	Mortgagor
ALLAN FEFERMAN	Witness Toye M. Williams	Mortgagor

- Clitte light		Love Willed		
ALLAN FEFERMAN	Witness	Toye M, Willi	ams	Mortgagor
Mike Johnson	VOIANATION			
MIKE JOHNSON	Witness	2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Mortgagor
	ACKNOWLEDGMENT BY	INDIVIDUAL		**************************************
STATE OF INDIANA COUNTY OF Lake				*
Belote me, the undersigned, a notary public in a	and for said county and state.	personally appeared Lo	is Herring and	1
Toye M. Williams	and for Said County and State;			no mortoage
IN WITNESS, WHEREOF I have hereunto subsc				
November	19	,	transfer than the company of the state of th	
My Commission Expers				
**************************************	` .(	Journa M.	Jeanson.	*
Mil roll in the	Doni	Dana M. Pearson, Not	ary Public Lake Coun	ty Reside
COOPO CO	TRANSFER AND ASSI		The state of the s	to a horse
UOEOBO			13.0	
Walling.	County INDIANA		3 5	Y
The undersigned Mortgagee	hereby transfers, assigns and	conveys unto Union	Mortgas Com	Inc.

Miles I I had all	Donna M. Pearson, Notary Public Lake County Resident
082839 Lake County INDIANA	AND ASSIGNMENT
The undersigned Mortgagee hereby transfers, as	活の無法に対して
Lots Her Lag & Toye M. Williams as well in Thomas Lags secured thereby	st powers and options in to and under the within Hall stand Myndrate from to First Metropolitan Buildens to famenica Inc.
In witness whereof the widersigned ha hereunto set	hand and seal, this my will will be day
December 19 89	E S

First Metropolitan Builders of America, Inc Seal livered in the presence of:

PRESIDENT President

Felipa Ortiz Lake My Commission Expires 11-16-93 Notary Public County, Indiana?