P.O. Box 11110 Merrillville, IN 46411  MORTGAGGE "I' Includes each mortgagor above.  MORTGAGGE To locate and mortgagor above.  JEROME J BIROWE ST AND MARY ALIGE DIROWSKI  AL ESTATE MORTGAGGE For value received, I. JEROME J BIROWSKI and MARY ALIGE DIROWSKI  Mortgage or many and all dights, easternants, separ-frances, rents, loases and existing and future improvements and factures that may now or at mines to de future to perform the second or property.  POPERTY AGORDES:  9109 TAPPER PLACE  Binews)  AC 373  TORRINGORES:  9109 TAPPER PLACE  Binews)  AC 373  THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.  DOCUMEN EST. This mortgage services spany rent of the sourced debt with the property of the Lake County Recorder!  LET-recoverent and warrant this to this property Agorder of the sourced debt with the professor of the property of second and the second or second o	JEROME J BINKOWSKI	Louisiana / Ken
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any of the covenants and agreements contained in this mortgage.    Future Advances: The above debt is secured even though all or part of it may not yet be advanced. Future advances are contemplated and will be made in accordance with the terms of the note or loan agreement evidencing the secured debt.    Veriable Rate: The Interest rate on the obligation secured by this mortgage may vary according to the terms of that obligation.    A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.    N/A	CURED DEBT: This mortgage secures repayment of the secured this mortgage and in any other document incorporated hereir any time owe you under this mortgage, the instrument or agree of such instrument or agreement, and, if applicable, the future The secured debt is evidenced by (describe the instrument or A First Loan Agreement dated Ma	debt and the performance of the covenants and agreements contained in n. Secured debt, as used in this mortgage, includes any amounts I may at ement described below, any renewal, refinancing, extension or modification e advances described below.  agreement secured by this mortgage and the date thereof):
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A copy of the loan agreement containing the terms under which the interest rate may vary is attached to this mortgage and made a part hereof.  N/A  DERS: Commercial N/A  DIANATURES: By signing below, I agree to the terms and covenants contained on the front and back sides of this mortgage, in any instruments described above and signed by me. I acknowledge receipt of a copy of this mortgage.  WARY ALICE BINKOWSKI  KNOWLEDGMENT: STATE OF INDIANA,  On this 10 day of MARCH 1990, before me, DANID 1990, be	CURED DEBT: This mortgage secures repayment of the secured this mortgage and in any other document incorporated herein any time owe you under this mortgage, the instrument or agree of such instrument or agreement, and, if applicable, the future.  The secured debt is evidenced by (describe the instrument or A First Loan Agreement dated Ma The above obligation is due and payable on The total unpaid balance secured by this mortgage at any one Thirteen Thousand Two Rundred and No.  and all other amounts, plus interest, advanced under the termany of the covenants and agreements contained in this mortgage.	debt and the performance of the covenants and agreements contained in Secured debt, as used in this mortgage, includes any amounts I may at ement described below, any renewal, refinancing, extension or modification extenses described below.  agreement secured by this mortgage and the date thereof):  treit 10, 1990  if not paid earlier.  ctime shall not exceed a maximum principal amount of  Dollars (\$ 13,200.00 ), plus interest may of this mortgage or to perform gage.
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SNATURES: By signing below, I agree to the terms and covenants contained on the front and back sides of this mortgage, in any instruments dencing the secured debt and in any riders described above and signed by me. I acknowledge receipt of a copy of this mortgage.    Authority   Mary Alice Binkowski   Mary Alice Binkowski	CURED DEBT: This mortgage secures repayment of the secured this mortgage and in any other document incorporated herein any time owe you under this mortgage, the instrument or agree of such instrument or agreement, and, if applicable, the future The secured debt is evidenced by (describe the instrument or A First Loan Agreement dated has the first Loan Agreement dated has the following the first Loan Agreement dated has the first Loa	debt and the performance of the covenants and agreements contained in a secured debt, as used in this mortgage, includes any amounts I may attement described below, any renewal, refinancing, extension or modification evadvances described below.  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured a maximum principal amount of 100 — Dollars (\$ 13,200.00 —), plus interest as of this mortgage to pretect the security of this mortgage or to perform the part of it may not yet be advanced. Future advances are contemplated a or loan agreement evidencing the secured debt.  by this mortgage may vary according to the terms of that obligation.
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KNOWLEDGMENT: STATE OF INDIANA, On this OTH day of MARCH 1990, before me, David R. STERROWSKI  MARY ALICE BINKOWSKI  My commission expires:  12-31-92  DAVID R. STERROWSKI  Resident of LAKE County, Indiana	CURED DEBT: This mortgage secures repayment of the secured this mortgage and in any other document incorporated herein any time owe you under this mortgage, the instrument or agree of such instrument or agreement, and, if applicable, the future of such instrument or agreement, and, if applicable, the future the secured debt is evidenced by (describe the instrument or A First Loan Agreement dated has the folial unpaid balance secured by this mortgage at any one Thirteen Thousand Two Rundred and No and all other amounts, plus interest, advanced under the termany of the covenants and agreements contained in this mortgage at any will be made in accordance with the terms of the note and will be made in accordance with the terms of the note and agreement containing the terms made a part hereof.  DERS:  Commercial	debt and the performance of the covenants and agreements contained in Secured debt, as used in this mortgage, includes any amounts I may attement described below, any renewal, refinancing, extension or modification e advances described below.  agreement secured by this mortgage and the date thereof):  attent 10, 1990  If not paid earlier.  attent 10, 1990  Jollars (\$ 13,200.00
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On this 10 th day of MARCH 1996, before me, DAVID R. STEELE TO ME TO WEST TO STEEL T	CURED DEBT: This mortgage secures repayment of the secured this mortgage and in any other document incorporated herein any time owe you under this mortgage, the instrument or agreement, and, if applicable, the future of such instrument or agreement, and, if applicable, the future.  The secured debt is evidenced by (describe the instrument or A First Loan Agreement dated Ma Thirteen Thousand Two Hundred and Mo and all other amounts, plus interest, advanced under the term any of the covenants and agreements contained in this mortgand will be made in accordance with the terms of the note and will be made in accordance with the terms of the note Mandred and Mo and all other amounts, plus interest rate on the obligation secured to Mandred and Mo and will be made in accordance with the terms of the note Mandred apart hereof.  Wariable Rate: The interest rate on the obligation secured to Mandred a part hereof.  N/A  SINATURES: By signing below, I agree to the terms and covenants dencing the secured debt and in any riders described above and Mandred Mand	debt and the performance of the covenants and agreements contained in Secured debt, as used in this mortgage, includes any amounts I may at sement described below, any renewal, refinancing, extension or modification evadvances described below.  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured a maximum principal amount of  bollars (\$ 13,200.00), plus interest as of this mortgage or to perform age.  all or part of it may not yet be advanced. Future advances are contemplated as or loan agreement evidencing the secured debt.  by this mortgage may vary according to the terms of that obligation.  a under which the interest rate may vary is attached to this mortgage and contained on the front and back sides of this mortgage, in any instruments signed by me. I acknowledge receipt of a copy of this mortgage.  Maximum Maximum Maximum principal amount of  Any agreements contained in the contained on the front and back sides of this mortgage, in any instruments signed by me. I acknowledge receipt of a copy of this mortgage.
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My commission expires:  12-31-92  And acknowledged the execution of the foregoing instrument;  (Notary Public)  (Type or Print Name)  Resident of LAKE  County, Indiana	CURED DEBT: This mortgage secures repayment of the secured this mortgage and in any other document incorporated herein any time owe you under this mortgage, the instrument or agree of such instrument or agreement, and, if applicable, the future. The secured debt is evidenced by (describe the instrument or A First Loan Agreement dated has the future of the secured debt is evidenced by this mortgage at any one thirteen Thousand Two Rundred and No.  and all other amounts, plus interest, advanced under the term any of the covenants and agreements contained in this mortgage at any one that the terms of the note of the covenants and agreements containing the terms and will be made in accordance with the terms of the note of the note.  Variable Rate: The interest rate on the obligation secured is and will be made a part hereof.  N/A  SINATURES: By signing below, I agree to the terms and covenants dencing the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and in any riders described above and the secured debt and	debt and the performance of the covenants and agreements contained in Secured debt, as used in this mortgage, includes any amounts I may attement described below, any renewal, refinancing, extension or modification e advances described below.  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage amount of:  Dollars (\$ 13,200.00
My commission expires:  12-31-92  DAUID R. STELL TOURS  (Type or Print Name)  Resident of LAKE County, Indiana	CURED DEBT: This mortgage secures repayment of the secured this mortgage and in any other document incorporated herein any time owe you under this mortgage, the instrument or agree of such instrument or agreement, and, if applicable, the future of such instrument or agreement, and, if applicable, the future the secured debt is evidenced by (describe the instrument or A First Loan Agreement dated Ma The secured debt is evidenced by this mortgage at any one Thirteen Thousand Two Rundred and No and all other amounts, plus interest, advanced under the term any of the covenants and agreements contained in this mortgage at any of the covenants and agreements contained in this mortgage and will be made in accordance with the terms of the note and will be made in accordance with the terms of the note and will be made in accordance with the terms of the note and will be made a part hereof.  DERS: Commercial N/A  SINATURES: By signing below, I agree to the terms and covenants dencing the secured debt and in any riders described above and JEROME JAINKOWSKI	debt shd the performance of the covenants and agreements contained in Secured debt, as used in this mortgege, includes any amounts I may attement described below, any renewal, refinancing, extension or modification evadvances described below.  agreement secured by this mortgage and the date thereof):  the Include 1990    Include 1990
12-31-92  DAVID R. STELL TO STEEL TO ST	CURED DEBT: This mortgage secures repayment of the secured this mortgage and in any other document incorporated herein any time owe you under this mortgage, the instrument or agree of such instrument or agreement, and, if applicable, the future of such instrument or agreement, and, if applicable, the future the secured debt is evidenced by (describe the instrument or A First Loan Agreement dated Ma The secured debt is evidenced by this mortgage at any one Thirteen Thousand Two Rundred and No and all other amounts, plus interest, advanced under the term any of the covenants and agreements contained in this mortgage at any of the covenants and agreements contained in this mortgage and will be made in accordance with the terms of the note and will be made in accordance with the terms of the note and will be made in accordance with the terms of the note and will be made a part hereof.  DERS: Commercial N/A  SINATURES: By signing below, I agree to the terms and covenants dencing the secured debt and in any riders described above and JEROME JAINKOWSKI	debt and the performance of the covenants and agreements contained in Secured debt, as used in this mortgage, includes any amounts I may attend described below, any renewal, refinancing, extension or modification and described below.  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  attended in the secured by this mortgage and the date thereof):  attended in the secured by this mortgage and the date thereof):  attended in the secured by this mortgage of this mortgage of the security of this mortgage or to perform a contain agreement evidencing the secured debt.  by this mortgage may vary according to the terms of that obligation. It is under which the interest rate may vary is attached to this mortgage and contained on the front and back sides of this mortgage, in any instruments aligned by me. I acknowledge receipt of a copy of this mortgage.  ARE  ARE  1990, before me, David County selected.
Resident of LAKE County, Indiana	CURED DEBT: This mortigage secures repayment of the secured this mortgage and in any other document incorporated herein any time owe you under this mortgage, the instrument or agreement, and, if applicable, the future of such instrument or agreement, and, if applicable, the future the secured debt is eyidenced by (describe the instrument or A First Loan Agreement dated in The lotal unpaid balance secured by this mortgage at any one Thirteen Thousand Two Hundred and No.  and all other amounts, plus interest, advanced under the term any of the covenants and agreements contained in this mortgage at any one that the covenants and agreements contained in this mortgage and will be made in accordance with the terms of the note will be made in accordance with the terms of the note will be made a part hereof.  DERS: Commercial Secured with the terms and covenants dencing the secured debt and in any riders described above and the loan agreement containing the terms made a part hereof.  N/A  SNATURES: By signing below, I agree to the terms and covenants dencing the secured debt and in any riders described above and the loan agreement containing the terms and covenants dencing the secured debt and in any riders described above and the loan agreement containing the terms and covenants dencing the secured debt and in any riders described above and the loan agreement containing the terms of the loan agreement containing the terms made a part hereof.  N/A  SNATURES: By signing below, I agree to the terms and covenants dencing the secured debt and in any riders described above and the loan agreement containing the terms of the loan agreement containing the terms made a part hereof.  N/A  SNATURES: By signing below, I agree to the terms and covenants dencing the secured debt and in any riders described above and part hereof.  RNOWLEDGMENT: STATE OF INDIANA, personally approximate the later of the loan agreement containing the terms of the loan agreement containing the terms of the loan agreement containing the terms of the loan	debt and the performance of the covenants and agreements contained in Secured debt, as used in this mortgage, includes any amounts I may attend described below, any renewal, refinancing, extension or modification and described below.  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  attended in the secured by this mortgage and the date thereof):  attended in the secured by this mortgage and the date thereof):  attended in the secured by this mortgage of this mortgage of the security of this mortgage or to perform a contain agreement evidencing the secured debt.  by this mortgage may vary according to the terms of that obligation. It is under which the interest rate may vary is attached to this mortgage and contained on the front and back sides of this mortgage, in any instruments aligned by me. I acknowledge receipt of a copy of this mortgage.  ARE  ARE  1990, before me, David County selected.
Resident of LAKE County, Indiana	CURED DEBT: This mortgage secures repayment of the secured this mortgage and in any other document incorporated hereif any time owe you under this mortgage, the instrument or agreement, and, if applicable, the future of such instrument or agreement, and, if applicable, the future The secured debt is evidenced by (describe the instrument or A First Loan Agreement dated Ma This total unpaid balance secured by this mortgage at any one Thirteen Thousand Two Rundred and No and all other amounts, plus interest, advanced under the term any of the covenants and agreements contained in this mortgant of the covenants and agreements contained in this mortgant will be made in accordance with the terms of the note and will be made in accordance with the terms of the note and will be made a part hereof.  DERS:  Commercial Manual M	debt and the performance of the covenants and agreements contained in his Secured debt, as used in this mortgage, includes any amounts I may at agreement described below, any renewal, refinencing, extension or modification endowed described below.  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage and the date thereof):  agreement secured by this mortgage or to perform the perform the perform the perform the perform the perform the secured debt.  by this mortgage may vary according to the terms of that obligation. It is under which the interest rate may vary is attached to this mortgage and the contained on the front and back sides of this mortgage, in any instruments aligned by me. I acknowledge receipt of a copy of this mortgage.  MARY LICE BINKOWSKI
nesidett dioddity, illoidite	CURED DEBT: This mortgage secures repayment of the secured this mortgage and in any other document incorporated hereif any time owe you under this mortgage, the instrument or agreement, and, if applicable, the future of such instrument or agreement, and, if applicable, the future The secured debt is evidenced by (describe the instrument or A First Loan Agreement dated Ma This total unpaid balance secured by this mortgage at any one Thirteen Thousand Two Rundred and No and all other amounts, plus interest, advanced under the term any of the covenants and agreements contained in this mortgant of the covenants and agreements contained in this mortgant will be made in accordance with the terms of the note and will be made in accordance with the terms of the note and will be made a part hereof.  DERS:  Commercial Manual M	debt and the performance of the covenants and agreements contained in n. Secured debt, as used in this mortgage, includes any amounts I may at ament described below, any renewal, refinencing, extension or modification evaluates described below.  agreement secured by this mortgage and the date thereof):  1990  1817 1995  If not paid earlier, extensed a maximum principal amount of policy in the performance of the mortgage of the performance of this mortgage or to perform page.  1990  1818 13, 200,000  In puts interest reserving to the security of this mortgage or to perform page.  1819 1991  1819 1995  If not paid earlier, puts interest reserving the security of this mortgage or to perform page.  1819 1991  1819 1995  If not paid earlier, puts interest reserving the security of this mortgage or to perform page.  1819 1991  1819 1995  1819 1995  If not paid earlier, puts interest contemplated and large and so the security of this mortgage, in any instruments and the interest rate may vary is attached to this mortgage and contained on the front and back sides of this mortgage, in any instruments algored by me. I acknowledge receipt of a copy of this mortgage.  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  1819 1990  18
	CURED DEBT: This mortgage secures repayment of the secured this mortgage and in any other document incorporated hereif any time owe you under this mortgage, the instrument or agreement, and, if applicable, the future of such instrument or agreement, and, if applicable, the future The secured debt is evidenced by (describe the instrument or A First Loan Agreement dated Ma Thirst Loan Agreement dated Ma Thirst Loan Agreement dated Ma Thirteen Thousand Two Rundred and Mo and all other amounts, plus interest, advanced under the term any of the covenants and agreements contained in this mortgage at any one and will be made in accordance with the terms of the note and will be made in accordance with the terms of the note Acopy of the loan agreement containing the terms made a part hereof.  DERS:  Commercial Managements and covenants idencing the secured debt and in any riders described above and JEROME JEINKOWSKI	debt shd the performance of the covenants and agreements contained in Secured debt, as used in this mortgage, includes any amounts I may attended described below, any renewal, refinancing, extension or modification evolvences described below.  agreement secured by this mortgage and the date thereof):  treft 10 1990  The provided service of the security of this mortgage or to perform agreement evidencing the security of this mortgage or to perform agreement evidencing the security of this mortgage or to perform a roll on agreement evidencing the secured debt.  By this mortgage may vary according to the terms of that obligation. In the sunder which the interest rate may vary is attached to this mortgage and contained on the front and back sides of this mortgage, in any instruments aligned by me. I acknowledge receipt of a copy of this mortgage.  MARY ALICE BINKOWSKI   ARE  TEROME  County security of the program of the security of this mortgage.  The peared TEROME  The province of the peared of this mortgage of this mortgage.  The peared TEROME

## COVENANTS

- 1. Payments. I agree to make all payments on the secured debt when due. Unless we agree otherwise, any payments you receive from me or for my benefit will be applied first to any amounts I owe you on the secured debt exclusive of interest or principal, second, to interest and then to principal, if partial prepayment of the secured debt occurs for any reason, it will not reduce or excuse any subsequently scheduled payment until the secured debt is paid in full.
- 2. Claims against Title. I will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, and other charges relating to the property when due. You may require me to provide to you copies of all notices that such amounts are due and the receipts evidencing my payments. I will defend title to the property against any claims that would impair the lien of this mortgage. You may require me to assign any rights, claims or defenses which I may have against parties who supply labor or materials to improve or maintain the property.
- 3. Insurance, I will keep the property insured under terms acceptable to you at my expense and for your benefit. This insurance will include a standard mortgage clause in your favor. You will be named as loss payee or as the insured on any such insurance policy. Any insurance proceeds may be applied, within your discretion, to either the restoration or repair of the damaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance, for as long as you require.
- 4. Property: I will keep the property in good condition and make all repairs reasonably necessary. I will give you prompt notice of any loss or damage to the property.
- 5. Expenses. I agree to pay all your expenses, including reasonable attorneys' fees, if I breach any covenants in this mortgage or in any obligation secured by this mortgage. I will pay these amounts to you as provided in Covenant 10 of this mortgage.
- 6. Default and Acceleration: If I fail to make any payment when due or breach any covenants under this mortgage, any prior mortgage or any obligation secured by this mortgage, you may, at your option, accelerate the maturity of the secured debt and demand immediate payment and exercise any other remedy available to you. You may foreclose this mortgage in the manner provided by law.
- 7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect and retain the rents as long as I am not in default. If I default, you may, as provided by law, have the court appoint a receiver and the receiver may take possession and manage the property and collect the rents, income and profits. Any rents you collect shall be applied first to the costs of managing the property, including all taxes, assessments, insurance premiums, repairs, court costs and attorneys fees, commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.
- 8. Prior Security Interests. I will make payments when due and perform all other covenants under any mortgage, deed of trust, or other security agreement that has priority over this mortgage. I will not make or permit any modification or extension of any mortgage, deed of trust or other security interest that has priority over this mortgage or any note or agreement secured thereby without your written consent. I will promptly deliver to you any notices I receive from any person whose rights in the property have priority over your rights.
- 9. Leaseholds; Condominiums; Planned Unit Developments. I agree to comply with the provisions of any lease if this mortgage is on a leasehold.

  If this mortgage is on a unit in a condominium or a planned unit development, I will perform all of my duties under the covenants, by-laws, or regulations of the condominium or planned unit development.
- 10. Authority of Mortgages to Perform for Mortgagor. If I fail to perform any of my duties under this mortgage, or any other mortgage, deed of trust, lien or other security interest that has priority even this mortgage, you may perform the duties or cause them to be performed. You may sign my name or pay any amount if necessary for performance if any construction on the property is discontinued or not carried on in a reasonable manner, you may do whatever is necessary to protect your security interest in the property. This may include completing the construction.

construction.

Your failure to perform will not preclude you from exercising any of your other rights under the law or this mortgage.

Any amounts paid by you to protect your security interest will be secured by this mortgage. Such amounts will be due on demand and will bear interest from the date of the payment until paid in full at the interest rate in effect from time to time on the secured debt.

- 11. Inspection. You may enter the property to inspect if you give me notice beforehand. The notice must state the reasonable cause for your inspection.
- 12. Condemnation. I assign to you the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior security
- 13. Walver. By exercising any remedy available to you, you do not give up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event a default if it happens again, I waive all rights of valuation and appraisement.
- 14. Joint and Several Liability; Co-signers; Successors and Assigns Bound. All duties under this mortgage are joint and several. If I sign this mortgage but do not sign the secured debt I do so only to mortgage my interest in the property to secure payment of the secured debt and by doing so, I do not agree to be personally liable on the secured debt. I also signer that you and any party to this mortgage may extend, modify or make any other changes in the terms of this mortgage of the secured debt visitout my consent. Such a change will not release me from the terms of this mortgage.

The duties and benefits of this mortgage shall bind and benefit the successors and assigns of either or both of us.

15. Notice. Unless otherwise required by law, any notice to me shall be given by delivering it or by mailing it by first class mail addressed to me at the Property Address or any other address that I tell you. I will give any notice to you by certified mail to your address on the front side of this mortgage, or to any other address which you have designated.

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Any notice shall be deemed to have been given to either of us when given in the manner stated above.

- 16. Transfer of the Property or a Beneficial Interest in the Mortgagor. If all or any part of the property or any interest in the sold or wanterest in the without your prior written consent, you may demand immediate payment of the secured debt. You may also demand immediate payment if the mortgagor is not a natural person and a beneficial interest in the mortgagor is sold or transferred. However, you may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.
- 17. Release. When I have paid the secured debt in full and all underlying agreements have been terminated, you will, at my request, release this mortgage without charge to me. Except when prohibited by law, I agree to pay all costs to record the release.
- 18. Severability. Any provision or clause of this mortgage or any agreement evidencing the secured debt which conflicts with applicable law will not be effective unless that law expressly or impliedly permits variations by agreement. If any provision or clause of this mortgage or any agreement evidencing the secured debt cannot be enforced according to its terms, this fact will not affect the enforceability of the balance of the mortgage and the agreement evidencing the secured debt.

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- 13. Waiver. By exercising any remedy available to you, you do not give up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event it default if it happens again. I waive all rights of valuation and appraisement.
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