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REAL PROPERTY MORTGAGE

THIS DOCUMENT, CALLED A MORTGAGE, is made this 19th day of April, 1990 between each of us (the "Mortgagor"), WILLIAM C BAKER AND BETTY J BAKER, and you (the "Lender" and "Mortgagee"), the Pennsylvania corporation named SIGNAL CONSUMER DISCOUNT COMPANY and whose address is 5047 JONESTOWN ROAD HARRISBURG PA 17112. The words "I", "me", "my", "we", "our" and "us" refer to each person who signs below, and the words "you" and "your" refer to the Lender.

One or more of us is indebted to and owes you the principal sum of \$ 15318.92 to be paid in monthly installments with interest thereon, which debt is evidenced by a note dated April 19, 1990 (called the "Note").

To protect you for the repayment of the debt evidenced by the Note, with interest thereon, the payment of any other sums, with interest thereon, advanced in accordance with this Mortgage to protect the security of this Mortgage and the performance of the promises and agreements under this Mortgage, each of us sells, grants, transfers and assigns to you the following described real property (the "Property") located in the County of Lake Indiana, being more particularly described (1) in the Deed dated 6-11-84, 19 and recorded on 7-6-84, 19 in the office for the recording of deeds in that county in Deed Book 2 at Page 64; and/or (2) in the Deed dated , 19 and recorded on , 19 in the office for the recording of deeds in that county in Deed Book at Page ; and/or (3) below:

LEGAL DESCRIPTION:

LOTS 45, 46 AND 47 IN BLOCK 1, IN MANUFACTURER'S AND ADDITION TO GRIFFITH, AS PEP PLAT THEREOF, RECORDED IN PLAT BOOK 2, PAGE 64, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. **Document is NOT OFFICIAL! This Document is the property of the Lake County Recorder!**

PROVIDED, HOWEVER, that if we pay the debt, with interest, evidenced by the Note and any other sums required by the Note or advanced in accordance with this Mortgage and keep all of the promises made in this Mortgage, the estate in the Property granted by this Mortgage shall cease and become void.

EACH OF US PROMISES YOU:

1. LEGAL TITLE. I have legal title to the Property and have the right to mortgage, grant and convey the Property, the Property is unencumbered except as to liens of record on the date this Mortgage is recorded, and I will warrant and defend generally the title to the Property against all claims and demands (subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring your interest in the Property).
2. PAYMENT OF DEBT. Each person whose name appears on the Note will promptly pay when due the principal and interest on the debt evidenced by the Note, prepayment and late charges and penalties, if any, as provided by the Note, and any other sum advanced in accordance with this Mortgage to protect the security of this Mortgage.
3. HAZARD INSURANCE. I will keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as you may require and in such amounts and for such periods as you may require (but the amount of such coverage will not be greater than that amount of coverage required to pay the sums secured by this Mortgage). The insurance carrier providing insurance may be chosen by me, subject to approval by you. Such approval shall not be unreasonably withheld. All premiums on insurance policies will be paid by me making payment, when due, directly to the insurance carrier. All insurance policies, and their renewals, will be in form acceptable to you and will include a standard mortgage clause in favor of you, and I will give you evidence of such insurance upon your request. In the event of loss, I will give prompt notice to the insurance carrier and to you. You may make proof of loss if not made promptly by me.
4. PRESERVATION AND MAINTENANCE OF PROPERTY. I will keep the Property in good repair and will not commit waste, remove or substantially alter buildings or permit impairment or deterioration of the Property.
5. PROTECTION OF YOUR SECURITY. If I fail to perform any of the promises and agreements contained in this Mortgage or the Note, or if any action or proceeding is commenced which materially affects your interest in the Property, then you, at your option, upon notice to me, may make such appearances, disburse such sums and take such action as appears necessary to protect your interest. I agree to pay to you all sums expended by you on behalf of me. Any amounts disbursed by you pursuant to this paragraph become an additional debt secured by this Mortgage. Unless you and I agree in writing to other terms of payment, such amounts will be payable upon notice from you to me requesting payment thereof, and shall bear interest from the date of disbursement by you at the rate payable from time to time on outstanding principal under the Note (unless applicable law requires otherwise, and in that case at the highest rate permitted by such law). However, nothing contained in this paragraph shall require you to incur any expense or take any action on my behalf.
6. CHARGES AND ASSESSMENTS. I will pay all taxes, assessments, and any other charges and fines that may be imposed on the Property, and I will give you evidence of such payment upon your request. I will perform all of my obligations under any mortgage, deed of trust or security agreement which is superior to this Mortgage, and if I fail to do so, you may exercise the remedies provided for by law and in this Mortgage just as if I failed to keep a promise made in this Mortgage.

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YOU AND I AGREE:

1. FORBEARANCE NOT A WAIVER. Any forbearance by you in exercising any right or remedy under this Mortgage, or otherwise given by applicable law, will not be a waiver of or preclude the exercise of any such right or remedy. The obtaining of insurance or the payment of taxes or other liens or charges by you shall not be a waiver of your right to accelerate the maturity of the debt secured by this Mortgage.
2. REMEDIES CUMULATIVE. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity and may be exercised concurrently, independently or successively.
3. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; CAPTIONS. The promises and agreements contained in this Mortgage will bind, and the rights under this Mortgage will inure to, the respective successors and assigns of you and me. All my promises and agreements will be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define its provisions.
4. NOTICE. Except for any notice required under law to be given in another manner, (a) any notice to me provided for in this Mortgage will be given by mailing the notice by certified mail addressed to me at the Property address or at such other address as I may give to you as provided in this Mortgage; and (b) any notice to you will be given by certified mail, return receipt requested, to your address stated in this Mortgage, or to such other address as you may give to me as provided in this Mortgage. Any notice provided for in this Mortgage or required under law shall be deemed to have been given to me or you when given in the manner set forth in this Mortgage.
5. TRANSFER OF THE PROPERTY. If all or any part of the Property or an interest therein is sold or transferred by me without your prior written consent, you may at your option declare all the sums secured by this Mortgage to be immediately due and payable. If you exercise such option to accelerate, you shall mail me a notice of acceleration which will provide a period of not less than 30 days from the date the notice is mailed within which I may pay the sums declared due. If I fail to pay such sums prior to the expiration of such period, you may, without further notice or demand on me, invoke any remedies permitted by this Mortgage or by law.
6. ACCELERATION; REMEDIES. Except as provided above with respect to an unauthorized transfer of the Property, upon my breach of any promise or agreement in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, you prior to acceleration shall mail notice to me as required by applicable law specifying: (1) the breach; (2) the action required to cure the breach; (3) a date, not less than 30 days from the date the notice is mailed to me, by which the breach must be cured; and (4) that if the breach is not cured by the date specified in the notice, acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. If the breach is not cured on or before the date specified in the notice, you 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. You shall be entitled to collect in such proceeding all costs allowed by law including, in the event you retain an attorney who is not your salaried employee, an attorney's collection fee of 15% of the full amount then due.
7. ASSIGNMENT OF RENTS. As additional security under this Mortgage, I assign to you the rents of the Property.
8. RELEASE. Upon payment of all sums secured by this Mortgage, you shall discharge this Mortgage without charge to me, except that I shall pay all costs of recordation, if any, to the extent not prohibited by applicable law.

IN WITNESS WHEREOF, I have executed this Mortgage.

Witnesses:

X William G Baker
WILLIAM G BAKER Mortgagee

Betty J Baker
BETTY J BAKER Mortgagee



MORTGAGOR'S VERIFICATION

STATE OF INDIANA
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF Lake

On the 24 day of April, 1970, before me personally appeared the above named Betty J Baker who duly acknowledged the above to be their free and voluntary act and deed and desired that it be recorded as such.

WITNESS my hand and official seal the date written above.

Betty J Walker (SEAL)
BETTY J WALKER
Title of Officer
Co. of Residence: Lake, IN

MORTGAGEE'S ADDRESS

I certify that the post office address of the Mortgagee is as stated on the reverse side.

Mark E Strube
On behalf of Mortgagee

RECORDER'S VERIFICATION

COMMONWEALTH OF PENNSYLVANIA, COUNTY OF _____
Recorded on this _____ day of _____, 19____, in the Recorder's Office of said County, in Mortgage Book _____ at Page _____.

WITNESS my hand and official seal the date written above.

Recorder (SEAL)