Mortgagor and Mortgagee covenant and agree as follows 1 PAYMENT OF CONTRACT Mortgagor shall promptly pay when due the indebtedness evidenced by the Centract, 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 this such amounts, not exceeding that amount necessary to pay the sum secured by this Mortgage, and as may be satisfactory to the Mortgage at histography. 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 therefor or deliver said. policies along with evidence of payment of premiums thereon, then Mortgagee, at its option, may purchase such insurance. Such amounts paid by Mortgagee shall be added to the Contract secured by this Mortgage, and shall be due and payable upon demand by Michgagor to Mortgagee 3. TAXES, ASSESSMENTS, CHARGES, Mortgagor shall pay all taxes, assessments and charges as may be taxtum, terred agreed the Propert,

within thirty (30) days after the same shall become due. In the event that Mortgagor fails to pay all takes, a session its 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 that 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. WARRAD DES. Mortgagor covenants with Mortgagee that he is seized 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 whomsomer except for the exceptions hereinafter stated. Talle to the Propert, is subject to the following exceptions

6. WAIVER. The Mortgagor waives and relinquishes all rights and benefits under the valuation and appraisement (aws of any state

7. PRIOR LIENS. 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 Mortgage (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.

(C) 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 Mortgagor 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 Torectose the Mortgage, and seek any other remedy allowed by the law Etowever Mortgagee will not have the right to require immediate payment in full or any other legal remedy as a result of certain reansfers. Those transfers are

(i) the creation of liens or other claims against the Property that are interior to this Mortgage, such as other mortgages, materialmans.

(ii) a transfer of rights in household apphances to a person who provides the Moraggor with the mone; to buy these appliances in order to protect that person against possible losses.

This instrument was prepared by

(m) a transfer of the Property in surgement co-oxings. near property where the transfer is automatic according to

(iv) leasing the Property for a term of three (3) years or less as 9 ACCELERATION REMEDIES Upon Mortgagor's breach of any ng as the lease does not include an option to buy ovenant 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 Mortgagees option may declare all of the sams 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 attorneys fees, and costs of documentary evidence, abstracts and title reports, all of which shall be additional sums secured by this Mortgage.

to APPOINTMENT OF RECEIVER Upon act to have a receiver appointed by a court to enter cluding those past due. All rents collected by it collection of rents, including, but not limited to resecured by this Mortgage. The receiver shall be 11. ASSIGNMENT This Mortgage may be as	er upon, take possessione receiver shall be appeceiver's lees, premium trable to account only fo	on of and manage plied first to paymons on receiver's bot or those rents actual	the Property and to ent of the costs of the ends and reasonable illy received.	collect all rents of the management of the	the Property in- ne Property and
IN WITNESS THEPEOF. Mortgagors have en	xecuted this mortgage (Elleles	Pyen	ord n	Mortgagor
Town to	earson =		reka M	Dence	?
DONNA M. PEARSON	Witness	Marsha L	. Lewis	<i>y y u</i>	Mortgagor
	Witnes	DIANA			Mortgagor
STATE OF INDIANA COUNTY OF Lake		ENT BY INDIVIDU	, ss		
Belore me, the undersigned, a notary public Marsha L. Lewis, Husband	in and for said county a	nd state, personally	appearedEdd acknowledged the	execution of the fore	going mortgage
N WITNESS WHEREOF Phave hereunto su January	bscribed my name and	affixed my official:	seal this	29th	. day of
My Commission Expires: 16-93	Marine de la company des des de la company de la compa	Felipa Or	tiz, Notar	y Public Lake Co	unty Resident
099110	TRANSFER A	ND ASSIGNMENT			
Lake Fol-Value received the undersigned Mortgag	. County INDIANA	ssigns and conveys	unio Western	American Mor	tgage
	all right, title, interes	st, powers and opti	ons in to and under	the within Real Edi	idealurigacie libini.
ddie P Lewis & Marsha L Lew well as the indebtedness secured thereby	is, Wife.	to First Met	ropolitan Bu	ilders of Ame	rica, Inc.
in witness whereof the undersigned have of		HEIR	hand and seal	this .	18thm/
Signed sealed and delivered in the presence o	4	First Metro	politan Buil	ders of Ameri	ca, Incerall
Witness Donna J. PEARSON— Notary, July Cities		By Allan	Fefferman ((Title) Pro	Fruite is
Notary Public Felipa Oritz, Lake	County, Indian	na My Commissi	on Expires11-	16-93	2 2
This instrument was prepared by Allan	Fefferman				