

First-Federal Savings and Loan Association
of Hammond

152909

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MORTGAGE

TICOR TITLE INSURANCE
107 N. Main St. P.O. Box 320
Crown Point, Indiana 46307

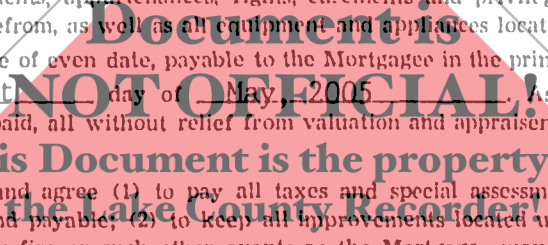
THIS INDENTURE WITNESSETH, That: JOSEPH FILIPEK, solely

of the County of Lake and State of Indiana, MORTGAGE AND
WARRANT to the FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND, INDIANA, a corporation organized
under the laws of the United States of America, with principal offices a 131 Rimbach Street, Hammond, Indiana, the following
described real estate situated in the County of Lake and State of Indiana, to-wit:

Lot 14 in Block 14 in Smith and Bader's Second West Park
Addition to Hammond, as per plat thereof, recorded in
Plat Book 15 page 9, in the Office of the Recorder of
Lake County, Indiana,

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together will all and singular the tenements, appurtenances, rights, easements and privileges thereunto belonging, as well as the
rents, income and profits thereof and therefrom, as well as all equipment and appliances located thereon, to secure the payment, when
the same becomes due of a promissory note of even date, payable to the Mortgagee in the principal sum of \$ 52,000.00, due
and payable on or before the 21st day of May, 1990. As provided in said note, with interest
as provided in said note from date until paid, all without relief from valuation and appraisal laws and with reasonable attorney's
fees after default.



The Mortgagors expressly covenant and agree (1) to pay all taxes and special assessments levied against said real estate and
improvements as the same become due and payable; (2) to keep all improvements located upon said real estate or hereafter located
thereon insured against loss or damage by fire or such other events as the Mortgagee may require with insurers approved by the
Mortgagee, with suitable loss payable clauses to said Mortgagee; (3) to permit no waste to be committed upon said premises or allow
said premises to be used for any unlawful purposes; (4) to keep and maintain said premises in good condition and repair; and (5) in
the event of the failure of the Mortgagors to keep these covenants, or any part thereof, the Mortgagee may pay such taxes and
assessments, procure such insurance or make such necessary repairs and any sums so expended by said Mortgagee therefor, together
with interest as aforesaid, shall be and become a part of the debt secured by this mortgage.

In the event of any default in the payment of said note or the covenants of this mortgage, the Mortgagee may declare the
entire debt due and foreclose said mortgage, and in such event the Mortgagors shall pay all costs of said foreclosure, including the
cost of securing current title data, and in such event the Mortgagee is hereby given the right to obtain the appointment of a Receiver,
who shall take possession of said real estate under the usual powers and authority granted Receivers in such cases.

The Mortgagors shall make no material alterations to said real estate or remove any improvements therefrom without the
written consent of the Mortgagee, and shall not permit or suffer any legal proceedings to be instituted against said real estate; and
it is further understood and agreed that this mortgage is made subject to all regulations and By-Laws of the said Mortgagee, which
are hereby ratified and made a part of this contract, and all amendments thereto that may be made before the payment of this loan.

This mortgage shall secure the payment of any additional notes or loans made by the Mortgagee to the Mortgagors at any time
hereafter for the purpose of alterations, additions, improvements, or any other purpose within the discretion of the Mortgagee,
PROVIDED ONLY that the aggregate of the principal amount of indebtedness secured thereby, shall at no time exceed the original
amount hereof.

The Mortgagors agree to reimburse the Mortgagee, by means of additions to the mortgage loan balance, for all expenses caused
Mortgagee in connection with litigation, servicing, consultations, services, and documentation necessary and resulting from borrowers
alleged acts of omission or commission.

The Mortgagors agree not to sell or convey the mortgaged premises, without the consent of the Mortgagee, so long as any
part of this debt remains unpaid, and that the violation of this provision will accelerate the maturity of the debt and cause the entire
unpaid balance of the debt to become immediately due and payable, at the option of the Mortgagee, without notice, and shall be
a ground for foreclosure.

IN WITNESS WHEREOF, the Mortgagors have executed this mortgage on this 21st day of May, 1990.

Joseph Filipek (Seal) _____ (Seal)
Joseph Filipek

STATE OF INDIANA, }
COUNTY OF LAKE } ss:

Before me, the undersigned, a Notary Public, within and for the county and state aforesaid, this 21st day of
May, 1990, personally appeared: JOSEPH FILIPEK, solely
_____ and acknowledged the execution of the foregoing Mortgage.

Witness my hand and Notarial Seal,

My Commission Expires
April 12, 1991

This document prepared by
Alta L. Bailey

Mildred E. Anderson
Mildred E. Anderson Notary Public

County of Residence: Lake

Loan No. 15040
Rev. 4-77

4.00
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