

PLEASE RECORD AND RETURN TO:

CALUMET FEDERAL SAVINGS & LOAN ASSOCIATION
7007 CALUMET AVENUE
HAMMOND, INDIANA 46324

7

CALUMET FEDERAL SAVINGS AND LOAN ASSOCIATION

HAMMOND, INDIANA

91023670

SECOND

MORTGAGE

THIS INDENTURE WITNESSETH, That: HAROLD C. EVANS, JR. and PATRICIA A. EVANS, Husband and
Wife

of the County of LAKE and State of INDIANA, MORTGAGE AND WARRANT
to the CALUMET FEDERAL SAVINGS & LOAN ASSOCIATION, a corporation organized under the laws of the United
States of America, with principal offices in the City of Hammond, Indiana, the following described real estate,
LAKE INDIANA
situated in the county of _____ and State of _____, to-wit:

Lot 28 in Lancer Estates First Addition to the Town of St. John, as per plat
thereof, recorded in Plat Book 44 page 134, in the Office of the Recorder of Lake
County, Indiana.



STATE OF INDIANA/S.S. NO.
LAKE COUNTY
FILED
MAY 17 11 41 AM '91
JOSEPH BOON INGLELAND
RECORDER

together with 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 heating, air conditioning, plumbing and lighting fixtures and all other equipment and appliances attached
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
\$ 21,000.00 due and payable on or before the 31st day of May, 1995 as provided in said note, with
interest as provided in said note from date until paid, all without relief from valuation and appraisal laws 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 improve-
ments 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; which said taxes and insurance, the Mortgagors covenant and agree to pay by paying to the Mortgagee
in monthly installments simultaneously with the installments to become due as provided in the aforesaid mortgage note, as an additional amount to be
paid by said Mortgagors, which additional amount is to be used by the Mortgagee in the payment of said taxes, assessments and insurance premiums,
when due, and in the event the sum above provided does not furnish sufficient funds for the purpose of paying said taxes, assessments and insurance
premiums, the said Mortgagors shall pay such additional amounts therefor as the Mortgagee may from time to time require, provided however, that in
the event said monthly payments shall at the expiration of each calendar year, during the existence of this mortgage, be found to be more than
sufficient to pay said taxes, assessments and insurance premiums, then such over-plus, if any, shall be applied upon succeeding annual periods for
the payment of taxes, insurance premiums and assessments to accrue during the following annual period, and a similar application and adjustment shall
be made every year thereafter until the debt for said taxes, assessments and insurance premiums are fully paid; (3) to permit no waste to be committed
upon said premises or allow said premises to be used for any illegal or immoral 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 repairs and any sums so expended by said Mortgagee therefor, together with interest increased two
percent (2%) per annum above the contract rate shall be and become a part of the debt secured by the mortgage.

In the event of any default in the payment of said note or the covenants of this mortgage, and the continuance of such default for sixty (60)
days, 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 continuations of abstracts, or costs of guaranty policy and attorney's fees and court costs, 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 said Mortgagee, which are hereby ratified and made a part of this contract,
and all amendments thereto that may be made before the final payment of this loan.

The Mortgagors agree to reimburse Mortgagee by additions to the mortgage loan balance for all expenses caused Mortgagee in connection with
litigation, consultations, services, and documentation resulting from Mortgagors 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 the debt hereby
secured remains unpaid, and that the violation of this provision will accelerate the maturity of the indebtedness secured hereby and cause the entire
unpaid balance of said indebtedness to become immediately due and payable, at the option of the Mortgagee, without notice, and the indebtedness hereby

1500