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THIS AGREEMENT, made this 5TH day of FEBRUARY,

1992, by BANK OF HIGHLAND, Highland, Indiana, hereinafter

referred to as "Mortgagee", and MARK F. KRUMM AND SHARON D. KRUMM,  
HUSBAND AND WIFE, AS TO AN UNDIVIDED 1/2 AND MARK W. SCHNAITH, AS TO AN  
UNDIVIDED 1/2, AS TENANTS IN COMMON, hereinafter referred to

as "Mortgagors", and ROBERT D. HUIZENGA AND JOY E. HUIZENGA,  
HUSBAND AND WIFE, hereinafter

referred to as "Purchasers".

WITNESSETH THAT:

WHEREAS, Mortgagors are indebted to Mortgagee under

a certain note dated MAY 10, 1985, in the principal  
amount of ONE HUNDRED SIXTY FIVE THOUSAND AND NO/100, Dollars.

(\$ 165,000) said note being secured by a mortgage dated even  
therewith and recorded on JUNE 4, 1985, as

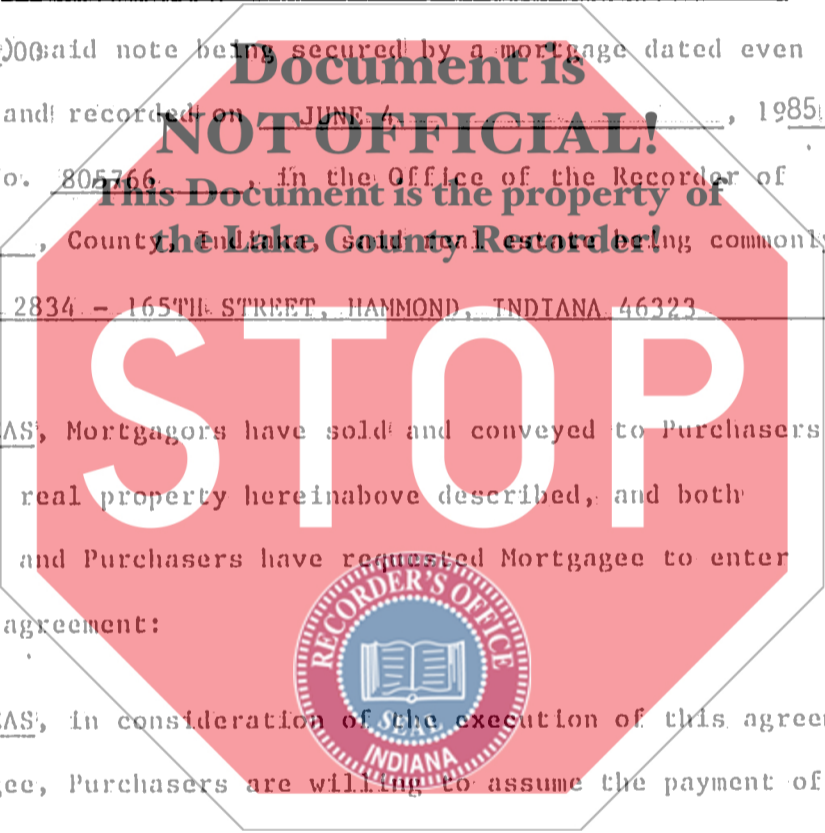
Document No. 805766, in the Office of the Recorder of  
LAKE, County, Indiana, said property being commonly  
known as 2834 - 165TH STREET, HAMMOND, INDIANA 46323;

WHEREAS, Mortgagors have sold and conveyed to Purchasers  
all of the real property hereinabove described, and both  
Mortgagors and Purchasers have requested Mortgagee to enter  
into this agreement:

WHEREAS, in consideration of the execution of this agreement  
by Mortgagee, Purchasers are willing to assume the payment of the  
mortgage indebtedness due and owing from Mortgagors to Mortgagee,  
such assumption having been agreed to by and between Mortgagors  
and Purchasers as part of the consideration for the conveyance of  
the mortgaged premises by Mortgagors to Purchasers;

WHEREAS, Mortgagors and Purchasers represent to Mortgagee  
that there is no second mortgage or other subsequent lien now  
outstanding against the real property described in the aforesaid  
mortgage held by Mortgagee, and that the lien of the aforesaid  
mortgage held by Mortgagee is a valid, first, and subsisting  
lien on said real property;

CHICAGO TITLE INSURANCE COMPANY  
INDIANA DIVISION



MAR 2 1 20 PM '92

STATE OF INDIANA, S.S.N.O.  
LAKE COUNTY  
FILED FOR RECORD

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NOW, THEREFORE, IN CONSIDERATION of the promises and of the mutual covenants contained herein, and upon the express condition that the lien of the aforesaid mortgage held by Mortgagee is a valid, first lien and that there is no second mortgage or lien to the mortgage held by Mortgagee and further, upon the express understanding that breach of either condition shall void this agreement, the parties agree to the following terms and conditions:

1. Assumption of Mortgage. Purchasers hereby covenant, promise and agree to be bound by each and every term of the aforementioned note and mortgage. The parties hereto recognize, however, the reduction of the principal amount of said note and the payment of interest thereon to the extent of the payments made by Mortgagors prior to the date of this agreement.

2. Amount of Mortgage Interest Rate and Payment. The parties hereto mutually agree that the Purchasers shall assume an outstanding principal balance of ONE HUNDRED EIGHTEEN THOUSAND SIX HUNDRED TWENTY & 59/100 (\$ 118,620.59 ) on said mortgage which shall bear interest at a rate of TEN AND ONE-HALF Per Cent ( 10.50 %) from this date until said principal and accrued interest shall be paid in full. The current principal and interest evidenced by said note and mortgage, subject to change JUNE 1, 1994, shall be paid in consecutive monthly installments of ONE THOUSAND SEVEN HUNDRED SEVENTY THREE & 68. (\$ 1,773.68 ), on the 1st day of each month, beginning on FEBRUARY 1,, 19 92, and a like sum on the same day of each month thereafter until the entire indebtedness, including but not limited to unpaid principal and interest as herein provided is paid in full.

3. Purchasers hereby agree to insure, in a sufficient amount, the improvements on said real estate against fire and tornado and such other insurance as may be recommended or required to the satisfaction of the Mortgagee, in a company or companies approved by said Mortgagee, each of said policies to have attached thereto a mortgage clause, as prescribed by said Mortgagee making said insurance payable to said Mortgagee "as its interest may appear", and to continue to insure such property during the existence of the said obligation, and to keep said insurance policies, and the renewal thereof, on deposit in the office of said Mortgagee at all times during the life of said mortgage loan.

4. The Mortgagors hereby certify that all taxes and special assessments which were due on said property on the last tax paying date, to wit: NOVEMBER 10, 19 91, have been paid to the County and City Treasurer, except: NONE.

5. It is further expressly understood and agreed that said mortgage shall remain in full force and effect in all respects as if the said principal sum had originally been payable on JUNE 1, XXX 2000. The covenants of said mortgage are expressly incorporated by reference herein and the parties do not intend that a new mortgage be created hereby.

6. Reservation of Rights Against Mortgagors. This agreement is made under the express condition that it shall not be construed as precluding Mortgagee, its successors or assigns, from enforcing any rights against Mortgagors who are liable on the obligation, and this agreement does not release from personal liability Mortgagors who are already liable for the payment thereof.

7. This agreement shall be binding on the heirs, executors, administrators, successors and assigns of the respective parties.

