

**Open End Credit 92024061**  
**REAL ESTATE MORTGAGE** (Not for Purchase Money)

MORTGAGE DATE  
**APRIL 9, 1992**

1 U Credit Union  
 3400 Bldwy  
 GARY, IN 46408  
 1101

**CONSIDERATION AND GRANT OF MORTGAGE**

This mortgage is made on the date noted above between the parties listed below. Under this mortgage and related Home Equity Loan Program Account Contract ("Account"), Mortgagee is obligated to make advances on a continuing basis for twenty-five years, up to the principal amount shown below (Mortgagor's Credit Limit), consistent with the terms of the Account. Any party interested in the details related to Mortgagee's continuing obligation to make advances to Mortgagor(s) is advised to consult Mortgagee directly. In consideration of Mortgagee's obligation to make continued advances to Mortgagor(s) under Mortgagor(s) Account, Mortgagor(s) mortgages and warrants to the Mortgagee, its successors and assigns, forever, the land and property located and described as noted below, together with all interest in the property or right, privilege or improvement belonging or passable with the property, easements and rights of way of the property and all buildings and fixtures.

**PROPERTY DESCRIPTION**

SEE ATTACHED "EXHIBIT A"

STATE OF INDIANA/S.S.H.D.  
 LAKE COUNTY  
 FILED FOR RECORD  
 APR 21 9 17 AM '92  
 ROBERT G. GIFFRELLAND  
 RECORDER

<b>MORTGAGOR(S)</b> NAME(S) <b>RICHARD F. HILL AND GWENDOLYN C. HILL, HUSBAND AND WIFE</b> A/K/A RICHARD HILL AND GWEN HILL		<b>MORTGAGEE</b> NAME(S) <b>Indiana University Employees Federal Credit Union</b>	
ADDRESS <b>94 WEST THIRD STREET</b>		ADDRESS <b>105 E. Winslow Road</b>	
CITY <b>HOBART</b>		CITY <b>Bloomington</b>	
COUNTY <b>LAKE</b>	STATE <b>INDIANA</b>	COUNTY <b>Monroe</b>	STATE <b>Indiana</b>
<b>PRINCIPAL AMOUNT</b> <b>SEVENTY-FOUR THOUSAND DOLLARS AND NO/100</b>		<b>\$ 74,000.00</b>	



**COLLATERAL FOR ACCOUNT.** This Mortgage is given to secure the agreements specified in this Mortgage as well as the Account Contract between Mortgagor(s) and Mortgagee which this Mortgage secures.

**PAYMENT.** The Mortgagor(s) will pay all indebtedness secured by this Mortgage according to the terms of the Contract between Mortgagor(s) and Mortgagee which is secured by this Mortgage.

**COLLATERAL PROTECTION.** The Mortgagor(s) will keep all of the property mortgaged in good repair, and will keep it insured for Mortgagee's protection with an insurer of the Mortgagor's choice. The Mortgagor(s) will pay all taxes, assessments and other charges when they are due.

**DUE ON SALE.** In the event the Mortgagor(s) shall sell, assign or otherwise transfer their interest in the property, whether by deed, contract, or otherwise, such sale or assignment may, at the Mortgagee's option, constitute a default in the Contract and subject that Contract to the Mortgagee's right to demand payment in full.

**PAYMENT OF SUPERIOR INTERESTS.** The Mortgagor(s) will pay all mortgage indebtedness to which this Mortgage is secondary, according to the terms of such other obligation(s), and in no way will cause such other indebtedness to be declared in default.

**FORECLOSURE COSTS.** Mortgagor(s) agree to pay, and this Mortgage shall secure, the payment of all costs of foreclosure, including, but not limited to, reasonable attorney fees, costs of abstract, title insurance, court and advertising costs.

**POWER OF SALE.** The Mortgagor(s) grant to Mortgagee a power of sale, including any statutory procedure for foreclosure of a mortgage by advertisement, which Mortgagee may use directly or indirectly to sell the mortgaged property if the Mortgagor(s) default on the payment of any indebtedness secured by this Mortgage or commit any other act or omission as specified in the Account Contract which is secured by this Mortgage under the provision entitled Account Termination and Acceleration of Amounts Due. The Mortgagor(s) hereby waive and release all rights under any homestead or exemption law that might otherwise affect the real estate being mortgaged hereunder.

**SIGNATURES - MORTGAGOR(S)/WITNESSES**

Signed and sealed by Mortgagor(s)  
 X Richard F. Hill Mortgagor's Signature **RICHARD F. HILL A/K/A RICHARD HILL**  
 X Gwendolyn C. Hill Mortgagor's Signature **GWENDOLYN C. HILL A/K/A GWEN HILL**

**NOTARIZATION**

On the Mortgage Date shown above, the named Mortgagor(s) personally appeared before me and acknowledged that the execution of the Mortgage was his, her, or their free act and deed.

State of: INDIANA } ss. Date APRIL 9, 1992 Date APRIL 9, 1992  
 County of: LAKE  
 My Commission Expires JUNE 6, 1995 Notary Public's Signature Patricia A. Ierino  
 Notary's Name **PATRICIA A. IERINO**  
**RESIDING IN PORTER COUNTY, INDIANA**  
 PATRICIA A. IERINO  
 NOTARY PUBLIC STATE OF INDIANA  
 PORTER COUNTY  
 MY COMMISSION EXP. JUNE 6, 1995

This Instrument Was Prepared By:  
**Jeffrey A. Maudlin, Vice President**  
**Indiana University Employees Federal Credit Union**  
**P.O. Box 368**  
**Bloomington, Indiana 47402-0368**

When Recorded Return To:  
**Indiana University Employees Federal Credit Union**  
**105 E. Winslow Road**  
**P.O. Box 368**  
**Bloomington, Indiana 47402-0368**

LEGAL DESCRIPTION

"EXHIBIT A"

Lots 29 and 30 in Block 23 in Geo. and Wm. Earles' Resubdivision of Blocks 21, 24, 27, 23, 28, 26 in Geo. and Wm. Earles' Lake George Fifth Subdivision to Hobart, as per plat thereof, recorded in Plat Book 13 page 13, in the Office of the Recorder of Lake County, Indiana, and the vacated part of Third Street adjoining said vacated part described as follows: A tract of land beginning at the Southeasterly corner of Lot 29 in Block 23 of Geo. and Wm. Earles' Resubdivision of Blocks 21, 23, 24, 26, 27 and 28 in Geo. and Wm. Earles' Lake George Fifth Subdivision to Hobart, thence Southerly on the Easterly line of said Lot 29 produced a distance of 19 feet; thence Northwesterly on a line parallel to the Southerly line of Lots 29 and 30 to the West line of Lot 30 produced; thence North on the West line of said Lot 30; thence Southeasterly along the Southerly line of Lots 29 and 30, a distance of 52.28 feet to the place of beginning.

