

THE MORTGAGOR FURTHER COVENANTS that:

1. Mortgagor is the owner of said premises in fee simple or such other estate as is stated herein.
2. Mortgagor will pay the indebtedness as provided in said note and this mortgage. Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof not less than the amount of one installment, or one hundred dollars (\$100.00), whichever is less. Prepayment in full shall be credited on the date received. Partial prepayment, other than on an installment due date, need not be credited until the next following installment due date or thirty days after such prepayment, whichever is earlier.
3. Mortgagor will pay to the Mortgagee, as trustee, (under the terms of this trust as hereinafter stated), together with, and in addition to, the monthly payments under the terms of the note secured hereby; on the first day of each month until the said note is fully paid:

(a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property; plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee, and of which the Mortgagor is notified) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments.

(b) The aggregate of the amounts payable pursuant to subparagraph (a) and those payable on the note secured hereby; shall be paid in a single payment each month, to be applied to the following items in the order stated:

- (I) ground rents, taxes, special assessments, fire and other hazard insurance premiums;
- (II) interest on the note secured hereby; and
- (III) amortization of the principal of said note.

Any deficiency in the amount of such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. At Mortgagee's option, Mortgagor will pay a "late charge" not exceeding four per centum (4%) of any installment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments; but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured thereby.

4. If the total of the payments made by the Mortgagor under (a) of paragraph 3 preceding shall exceed the amount of payments actually made by the Mortgagee as trustee for ground rents, taxes or assessments or insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be made by the Mortgagor for such items or, at Mortgagee's option, as trustee, shall be refunded to Mortgagor. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee as trustee any amount necessary to make up the deficiency. Such payments shall be made within thirty (30) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee as trustee, shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any credit balance remaining under the provisions of (a) of paragraph 3 hereof. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby or if the Mortgagee acquires the property otherwise after default, the Mortgagee as trustee, shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the amount then remaining to credit of Mortgagor under (a) of paragraph 3 preceding as a credit on the interest accrued and unpaid and the balance to the principal then remaining unpaid on said note.

5. Mortgagor will pay all taxes, assessments, water rates and other governmental or municipal charges, fines or impositions, except when payment for all such items has theretofore been made under (a) of paragraph 3 hereof and in default thereof the Mortgagee may pay the same; and will promptly deliver the official receipts therefor to said Mortgagee.

6. Mortgagor will not commit, permit, or suffer waste, impairment, or deterioration of said property or any part thereof, and in the event of the failure of the Mortgagor to keep the buildings and other improvements now or hereafter on said premises in good repair, the Mortgagee may make such repairs as may reasonably be deemed necessary for the proper preservation thereof and the sum so paid shall bear interest from date at the rate provided for in the principal indebtedness, shall be payable thirty (30) days after demand; and shall be fully secured by this mortgage.

Initials: _____

Initials: _____

"By initialing, the Borrower(s) acknowledge(s) that this page is page 2 of 5 of the Indiana DVA Mortgage."

7. Mortgagor will continuously maintain hazard insurance, of such type or types and amounts as Mortgagee may from time to time require, on the improvements now or hereafter on said premises, and except when payment for all such premiums has theretofore been made under (a) of paragraph 3 hereof; he/she will pay promptly when due any premiums therefor. In default thereof, the Mortgagee may pay the same. All insurance shall be carried in companies approved by Mortgagee and the policies and renewals thereof shall be held by Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to Mortgagee; and Mortgagee may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Mortgagee instead of to Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage, or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall, pass to the purchaser or grantee.

8. In case proceedings to foreclose this mortgage are instituted; any sums necessarily expended for the continuation of the abstract of title to the above-described real estate, together with interest thereon at the rate provided for in the principal indebtedness, shall become a part of the debt secured by this mortgage and shall be collectible as such.

9. Upon the request of the Mortgagee, the Mortgagor shall execute and deliver a supplemental note or notes for the sum or sums advanced by the Mortgagee for the alteration, modernization, improvement, maintenance, or repair of said premises, for taxes or assessments against the same and for any other purpose authorized hereunder. Said note or notes shall be secured hereby on a parity with and as fully as if the advance evidenced thereby were included in the note first described above. Said supplemental note or notes shall bear interest at the rate provided for in the principal indebtedness and shall be payable in approximately equal monthly payments for such period as may be agreed upon by the creditor and debtor. Failing to agree on the maturity, the whole of the sum or sums so advanced with interest thereon at the rate provided for in the principal indebtedness shall be due and payable thirty (30) days after demand by the creditor. In no event shall the maturity extend beyond the ultimate maturity of the note first described above.

10. If the proceeds of the loan made by the Mortgagee to the Mortgagor, the repayment of which is hereby secured, or any part thereof, or any amount paid out or advanced by the Mortgagee, be used directly or indirectly to pay off, discharge, or satisfy in whole or in part, any prior lien or encumbrance upon said premises above described, or any part thereof, then the Mortgagee shall be subrogated to any additional security held by the holder of such lien or encumbrance.

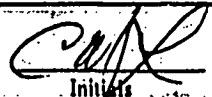
11. If any default be made in the payment of the installments provided for in paragraph 3 hereof; or in the performance of any other covenant in this mortgage or in the note secured hereby, when the same is payable or the time of performance has arrived; as above provided; then all the remainder of the aforesaid principal sums with all arrearages of interest, and sums payable pursuant to the provisions hereof, shall, at the option of said Mortgagee, become immediately payable, and the Mortgagee shall have the right to foreclose this mortgage, anything hereinbefore or in said note contained to the contrary notwithstanding; and any failure to exercise said option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

12. If proceedings to foreclose this mortgage be instituted, the Mortgagee may apply for the appointment of a receiver (and the Mortgagor hereby consents to the appointment of a receiver if there has been any default in the performance of any of the conditions of this mortgage) and such receiver is hereby authorized to take possession of the real estate above described, collect any rental, accrued or to accrue, whether in money or kind, for the use or occupancy of said premises by any person, firm or corporation, or may let or lease said premises or any part thereof, receive the rents, income and profits therefrom, and hold the proceeds subject to the orders of the court or the judge thereof, for the benefit of the Mortgagee, pending the final decree in said proceedings, and during any period allowed by law for the redemption from any sale ordered in said cause; and said receiver may be appointed irrespective of the value of the mortgaged property or its adequacy to secure or discharge the indebtedness due or to become due or the solvency of the Mortgagors. In the event of a default in any of the conditions of this mortgage the Mortgagee is also expressly given the right to take possession of and hold the mortgaged premises with or without process of law and collect the rents and profits therefrom, applying the same to the charges and payments due under the conditions of the mortgage so long as a default shall continue, and such taking possession shall in no way waive the right of the Mortgagee to foreclose this mortgage because of a default.

13. No sale of the premises hereby mortgaged, no forbearance on the part of the Mortgagee or its assigns, and no extension of the time for the payment of the debt hereby secured given by the Mortgagee or its assigns shall operate to release, discharge, modify, change or affect the original liability of the Mortgagor herein either in whole or in part, nor shall the full force and effect of this instrument be altered thereby.

14. Any person, firm or corporation taking a junior mortgage, or other lien, upon said real estate, shall take the said lien subject to the rights of the Mortgagee herein to extend the maturity of the indebtedness hereby secured without obtaining the consent of the holder of said junior lien and without the lien of this mortgage losing its priority over any such junior lien.

15. In the event the property pledged by this instrument is sold under foreclosure and the proceeds are insufficient to pay the total indebtedness evidenced and secured by this instrument the Mortgagee will be entitled to a deficiency judgment.

Initials _____ Initials  "By initialing, the Borrower(s) acknowledge(s) that this page is page 3 of 5 of the Indiana DVA Mortgage."

Notice of the exercise of any option granted to the Mortgagee herein, or in the note secured hereby, is not required to be given. All sums payable hereunder shall be without relief from valuation and appraisal laws and with reasonable attorney's fees.

If the indebtedness secured hereby be guaranteed or insured under Title 38 United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations are hereby amended to conform thereto.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall include all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof, whether by operation of law or otherwise.

IN WITNESS WHEREOF, the said Mortgagor has hereunto set his/her hand and seal this 27TH day of MAY, 1992

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

STOP

CHESTER MATTHEW LEWANDOWSKI

This instrument was prepared by BETH A. KOLBERT, CLOSER of INDEPENDENCE ONE MORTGAGE CORPORATION 5241 Fountain Drive, Suite A, Crown Point, IN 46307. STATE OF INDIANA, COUNTY OF LAKE

Before me, the undersigned, JULIA J. QUISENBERRY, an official of LAKE County of the State of Indiana, on this 27th day of MAY, 1992, personally appeared CHESTER MATTHEW LEWANDOWSKI, an unmarried man and acknowledged the execution of the foregoing mortgage.

Witness my hand and official seal the day and year last above written.

NOTARY PUBLIC My commission expires DECEMBER 16, 1994 MY RESIDENCE IS NEWTON COUNTY

JULIA J. QUISENBERRY (Signature) (Official title)

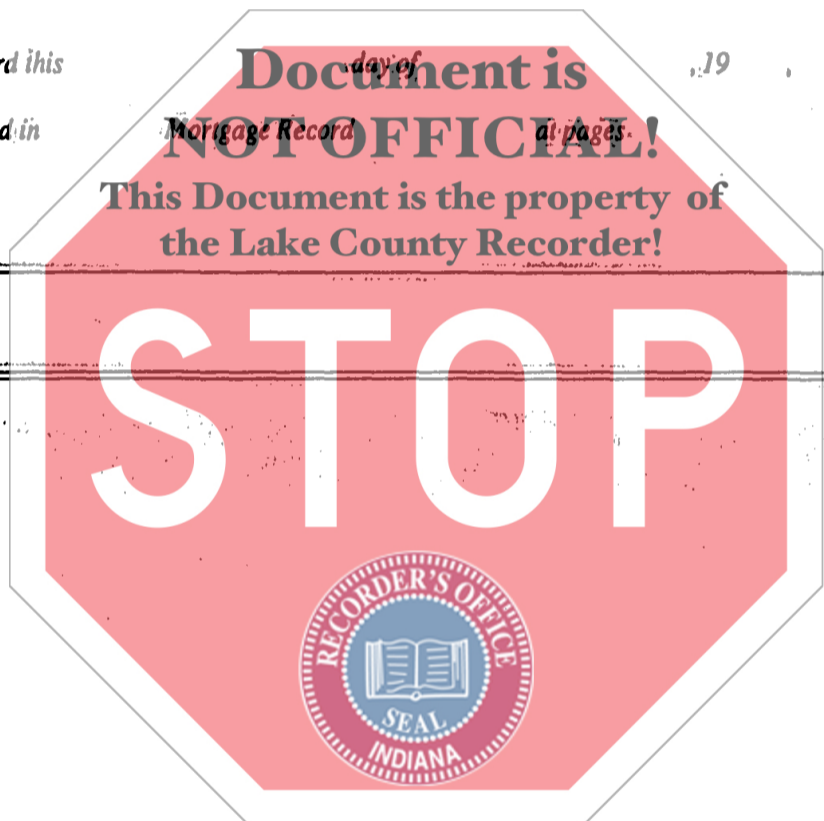
Initials [Signature] Initials "By initialing, the Borrower(s) acknowledge(s) that this page is page 4 of 5 of the Indiana DVA Mortgage."

STATE OF INDIANA

MORTGAGE

TO

Received for record this _____ day of _____, 19____ o'clock
 M., and recorded in _____ Mortgage Record _____ of _____
 of the records of _____ County, Indiana.
 Recorder of _____ County, Indiana.



 Initials Initials
 "By initialing, the Borrower(s) acknowledge(s) that this page is page 5 of 5 of the Indiana DVA Mortgage."
 Form 2985L(5) (9007) Page 5 of 5 Great Lakes Business Forms, Inc. USA: 1-800-253-0209 MI: 1-800-358-2843 FAX: (616)-791-1131

LEGAL DESCRIPTION

PARTS OF LOTS 78 TO 80, BOTH INCLUSIVE, BEVERLY FIFTH ADDITION, IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 29, PAGE 8, IN LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A TRIANGULAR PART OF LOT 78, DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWESTERLY CORNER OF LOT 78 AND GOING THENCE SOUTHERLY ALONG THE WESTERLY LINE OF LOT 78, A DISTANCE OF 2 FEET; THENCE NORTHEASTERLY A DISTANCE OF 62.07 FEET TO A POINT ON THE NORTHERLY LINE OF LOT 78; WHICH POINT IS 62.04 FEET EASTERLY OF THE POINT OF BEGINNING; THENCE WESTERLY ALONG THE NORTHERLY LINE OF LOT 78 A DISTANCE OF 62.04 FEET TO THE POINT OF BEGINNING,

ALSO A TRIANGULAR PART OF LOT 80, DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEASTERLY CORNER OF LOT 80 AND GOING THENCE NORTHERLY ALONG THE EASTERLY LINE OF LOT 80, A DISTANCE OF 1.50 FEET; THENCE SOUTHWESTERLY A DISTANCE OF 66.65 FEET TO A POINT ON THE SOUTHERLY LINE OF LOT 80, WHICH POINT IS 66.25 FEET WESTERLY OF THE PLACE OF BEGINNING; THENCE EASTERLY ALONG THE SOUTHERLY LINE OF LOT 80, A DISTANCE OF 66.25 FEET TO THE POINT OF BEGINNING,

ALSO LOT 79, EXCEPT A TRIANGULAR POINT OF LOT 79, DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWESTERLY CORNER OF LOT 79 AND GOING THENCE SOUTHERLY ALONG THE WESTERLY LINE OF LOT 79, A DISTANCE OF 1.50 FEET; THENCE NORTHEASTERLY A DISTANCE OF 68.95 FEET TO A POINT ON THE NORTHERLY LINE OF LOT 79, WHICH POINT IS 68.92 FEET EASTERLY OF THE PLACE OF BEGINNING; THENCE WESTERLY ALONG THE NORTHERLY LINE OF LOT 79 A DISTANCE OF 68.92 FEET TO THE PLACE OF BEGINNING; EXCEPTING ALSO ANOTHER TRIANGULAR PART OF LOT 79 DESCRIBED AS COMMENCING AT THE SOUTHEASTERLY CORNER OF LOT 79, AND GOING THENCE NORTHERLY ALONG THE EASTERLY LINE OF LOT 79 A DISTANCE OF 2.0 FEET; THENCE SOUTHWESTERLY A DISTANCE OF 61.86 FEET TO A POINT ON THE SOUTHERLY LINE OF LOT 79, WHICH POINT IS 61.66 FEET WESTERLY OF THE PLACE OF BEGINNING; THENCE EASTERLY ALONG THE SOUTHERLY LINE OF LOT 79 A DISTANCE OF 61.66 FEET TO THE PLACE OF BEGINNING.

DVA LOAN NO. 529917	LENDERS LOAN NO. 4136373
------------------------	-----------------------------

DVA HOME LOAN ASSUMPTION RIDER TO DEED OF TRUST / MORTGAGE

This DVA Loan Assumption Rider is made this 27TH day of MAY, 1992 and amends the provisions of the Deed of Trust / Mortgage, (the "Security Instrument") of the same date, by and between, CHESTER MATTHEW LEWANDOWSKI

INDEPENDENCE ONE MORTGAGE CORPORATION

, the Trustors / Mortgagors, and

The Beneficiary / Mortgagee, as follows:

Adds the following provisions:

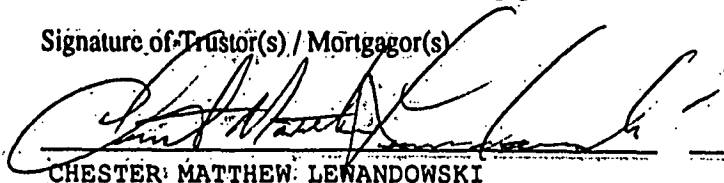
THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

The loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to section 1814 of chapter 37, title 38, United States Code:

- Document is
NOT OFFICIAL
This Document is the property of
the State County Recorder!
- STOP
- SEAL OF THE CLERK OF SUPERIOR COURT
INDIANA
- A. **Funding Fee:** A fee equal to one-half of 1 percent of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 1829 (b).
 - B. **Processing Charge.** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which section 1814 of chapter 37, title 38, United States Code applies.
 - C. **Indemnity Liability.** "If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan, including the obligation of the veteran to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument."

IN WITNESS WHEREOF, Trustor / Mortgagor has executed this DVA Loan Assumption Rider.

Signature of Trustor(s) / Mortgagor(s)



CHESTER MATTHEW LEWANDOWSKI