Gredit Usin My Lows. 2476 W Kinisen Herry Men.

92071165

## **TECH FEDERAL CREDIT UNION'S** SIMPLE INTEREST NOTE **REAL ESTATE MORTGAGE**

HENRY L. DOWDELL AND YIVIAN U. DOWDELL, HUSBAND AND WIFE  2263 TENNESSEE, GARY, IN 46407  WITNESSETH GREDIT UNION, 10951 Broadway, Crown Point, Indiana 46307 (heroinallor "Mortgagoo")  WITNESSETH  That the Mortgagor and Mortgagoe have entered into a certain TeCH FEDERAL CREDIT UNION SIMPLE INTEREST NOTE (heroinallor "Agree-")  That the Mortgagor and Mortgagoe have entered into a certain TeCH FEDERAL CREDIT UNION SIMPLE INTEREST NOTE (heroinallor "Agree-")  That the Mortgagor and Mortgagoe have entered into a certain TeCH FEDERAL CREDIT UNION SIMPLE INTEREST NOTE (heroinallor "Agree-")  That the Mortgagor have entered into a certain TeCH FEDERAL CREDIT UNION SIMPLE INTEREST NOTE (heroinallor "Agree-")  To All the Mortgagor have entered by the Mortgagoe a monthly sum of \$ 254.77  based upon the rate of interest et union of \$ 254.77  It is THE PURPOSE OF THE MORTGAGEE BY THIS CLAUSE, AND THE RECORDING OF THIS MORTGAGE, TO GIVE NOTICE TO ALL THIRE THE SEALING WITH THE MORTGAGOR OR OR THE MORTGAGED PROPERTY OF THE MORTGAGEE; INTENTION TO ASSERT A PRIOR LIE!  TO ANY AND ALL SUBSEQUENT LIENHOLDERS OF THE MORTGAGED PROPERTY OF THE MORTGAGEE; INTENTION TO ASSERT A PRIOR LIENTON AND ADVANCES OR THIS LOAN AND ADVANCES OR TO OR AFTER ANY SUCH LIEN WHICH MAY BE SUBSEQUENTLY PLACED VERSUS THE MORTGAGED PROPERTY.  NOW THEREFORE, to secure to Mortgagoe the repayment of (A) any and all indebtodness or liabilities to Mortgagoe as evidenced by sald Agreement, (B) any and all other obligations and liabilities now owing or heroiler incurred by Mortgagor to Mortgagor is principal development of the some class as in specific debt secure in or secured by additional or different collateral, with the exception of any other instrument given by Mortgagor to Mortgagor as evidenced by sald Agreement, (B) any and all indebtodness or liabilities to Mortgagor as evidenced by mortgagor in Mortgagor as evidenced by mortgagor in Mo	This Mortgage made this	4th	day of	NOVEMBER	, 19 <u>.92</u> ,
WITNESSETH:  That the Mortgagor and Mortgagoe have entered into a cortain TECH FEDERAL CREDIT UNION SIMPLE INTEREST NOTE (hereinalter "Agree-in") dated November 4 , 19 92 , whereby the Mortgagoe has obligated itself to loan money to the Mortgagor in the principal of \$12,000.00					
That the Mortgagor and Mortgagoe have enlored into a cortain TECH FEDERAL CREDIT UNION SIMPLE INTEREST NOTE (horoinafter "Agreen") dated November 4 , 19 92 , whereby the Mortgagoe has obligated liself to loan money to the Mortgagor in the principal of \$ 12,000.00 Mortgagor has agreed to pay the Mortgagoe a monthly sum of \$ 254.77 based upon the rate of interest of out in the Agreement. The date for payment in full under this Agreement is November 30 have been upon the rate of interest of out in the Agreement. The date for payment in full under this Agreement is November 30 have been upon the rate of interest of out in the Agreement. The Mortgagor of the Mortgagoe a monthly sum of \$ 254.77 have been upon the rate of interest of the Mortgagoe property of the Mortgagoe interest. Costs of Collection, And a Reasonable attribute of the Mortgagoe of Mortgagoe of the Mortgagoe of the Mortgagoe of Mortgago	2263_TEN	VNESSEE, GARY, IN	V 46407		(horeinalter "Mortgagor")
That the Mortgagor and Mortgagoe have entered into a certain TECH FEDERAL CREDIT UNION SIMPLE INTEREST NOTE (heroinafter "Agroent") dated November 4 , 19 92, whereby the Mortgagoe has obligated itself to loan money to the Mortgagor in the principal of \$ 12,000.00   Mortgagor has agreed to pay the Mortgagoe a monthly sum of \$ 254.77   based upon the rate of Interest of Out in the Agroement. The date for payment in full under this Agroement is November 30   based upon the rate of Interest November 30	TECH FEDERAL CREDIT UNION,	10951 Broadway, Crown Po	oint, Indiana 46307 (horoinati	or "Mongagoo")	
That the Mortgagor and Mortgagoe have entered into a certain TECH FEDERAL CREDIT UNION SIMPLE INTEREST NOTE (hereinafter "Agroe-November 4 , 19 92 , whereby the Mortgagoe has obligated listed to loan money to the Mortgagor in the principal of \$, 12,000.00					
That the Mortgagor and Mortgagoe have entered into a certain TECH FEDERAL CREDIT UNION SIMPLE INTEREST NOTE (hereinafter "Agroe-November 4 , 19 92 , whereby the Mortgagoe has obligated liself to loan money to the Mortgagor in the principal of \$ 12,000.00		ν	VITNESSETH:		
(*) dated November 4 1,19 92 whereby the Mortgagee has obligated itself to lear menory to the Mortgager in the principal of \$ 12,000.00 Mortgager has agreed to pay the Mortgagee a monthly sum of \$ 254.77 based upon the rate of interest of upon the rate of interest of the Mortgagee has obligated itself to lear menory to the Mortgage in the principal of upon the rate of interest of the Mortgagee has obligated itself to learn money to the Mortgage a monthly sum of \$ 254.77 based upon the rate of interest of upon the Mortgage and the Mortgagee and Mortgagee as evidenced by said Agreement. By Mortgagee as evidenced by said Agreement of the Mortgagee as evidenced by said Agreement, (8) and and all other obligations and liabilities now owing or hereafter incurred by Mortgager to Mortgagee has evidenced or in payment of an or secured by additional or different collateral, with the exception of any other indebtodenses for personal, family or howsheld purposes if this ligage; and (D) the performance of all covenants and agreements of the Mortgagee, herein and the Mortgagee and Mortgagee and Mortgagee, its successors and assets and agreements of the Mortgage, and the South 10 feet of Lot 26 in Block 26 in Tronwood Upit (A) in the Office of the Recorder of bake Report Mortgage and the Propose Collaboration and the Propose Collaboration and the Mortgagee and Collaboration and the Mortgagee, its successors and assets and proposed the Propose Collaboration in the Office of the Recorder of bake Report Mortgage and the South 10 feet of Lot 26 in Block 26 in Tronwood Upit (A) in the City of Gary, as per plant thereof. The Mortgage Collaboration and the Mortgage of the Mortgage A) in the Office of the Recorder of bake Report Mortgage and Collaboration and the Mortgagee and Collaboration and the Mortgage and Collaboration and the Mortga	That the Madagas and Madagas	-		T LINION SIMPLE INTERES	T NOTE (hereinafter "Agree-
of \$ 12,000.00 Montgagor has agreed to pay the Montgagoe a monthly sum of \$ 254.77 based upon the rate of interest of out in the Agreement. The date for payment in full under this Agreement is November: 30 based upon the rate of interest of out in the Agreement. The date for payment in full under this Agreement is November: 30 based upon the rate of interest of out in the Agreement. The date for payment in full under this Agreement is November: 30 based upon the rate of interest of out in the Agreement. The Hongreage is the payment of the Montgage is not in the Montgage of the Montgage is the Montgage in the Montgage is a payment of the Montgage is a payment of the Montgage is on the Mont		10 92 wh	oroby the Moderance has ob	ligated itself to loan money to	the Mortgagor in the principal
IT IS THE PURPOSE OF THE MORTGAGEE BY THIS CLAUSE, AND THE RECORDING OF THIS MORTGAGE, TO GIVE NOTICE TO ALL THIRE TIES DEALING WITH THE MORTGAGOR OR THE MORTGAGED PROPERTY OF THE MORTGAGE'S INTENTION TO ASSERT A PRIOR LIER OR AND ALL SUBSEQUENT LIENHOLDERS OF THE MORTGAGED PROPERTY OF THE MORTGAGE'S INTENTION TO ASSERT A PRIOR LIER OR ANY AND ALL SUBSEQUENT LONG OF THE MORTGAGED PROPERTY TO THE FULL AMOUNT OF THIS LOAN AND ADVANCES EBY MORTGAGEE TO THE MORTGAGOR OR ON BEHALF OF THE MORTGAGOR PURSUANT TO SAID AGREEMENT AND THIS MORT E, PLUS ACCRUED INTEREST, COSTS OF COLLECTION, AND A REASONABLE ATTORNEY'S FEE, WHETHER SAID ADVANCES ARE MADING TO OR AFTER ANY SUCH LIEN WHICH MAY BE SUBSEQUENTLY PLACED VERSUS THE MORTGAGED PROPERTY.  NOW THEREFORE, to secure to Mortgageo the repayment of (A) any and all indebtedness or liabilities to Mortgageo as evidenced by said Agree (Logether with any extensions or renewals thereof, and any other instrument given by Mortgagor to Mortgageo as evidence of or in payment of an otedness arising out of said Agreement; (B) any and all other obligations and liabilities now owing or hereafter incurred by Mortgagor to Mortgageo her joint or several, primary or secondary, or absolute or conlingent, and whether or not related to or of the same class as the specific dobt secure her joint or several, primary or secondary, or absolute or conlingent, and whether or not related to or of the same class as the specific dobt secure of the same class as the specific dobt secure of the property of the property of the property of the contract of the property	12.000.00	rager has acroad to pay the	Moderne a monthly sum o	ر 254.77 م	pased upon the rate of interest
T IS THE PURPOSE OF THE MORTGAGEE BY THIS CLAUSE, AND THE RECORDING OF THIS MORTGAGE, TO GIVE NOTICE TO ALL THIRD TIES DEALING WITH THE MORTGAGOR OR THE MORTGAGED PROPERTY OF THE MORTGAGEE'S INTENTION TO ASSERT A PRIOR LIE ON ANY AND ALL SUBSEQUENT LIENHOLDERS OF THE MORTGAGED PROPERTY TO THE FULL AMOUNT OF THIS LOAN AND ADVANCES BY MORTGAGEE TO THE MORTGAGOR OR ON BEHALF OF THE MORTGAGOR PURSUANT TO SAID AGREEMENT AND THIS MORT E, PLUS ACCRUED INTEREST, COSTS OF COLLECTION, AND A REASONABLE ATTORNEY'S FEE, WHETHER SAID ADVANCES ARE MADER TO OR AFTER ANY SUCH LIEN WHICH MAY BE SUBSEQUENTLY PLACED VERSUS THE MORTGAGED PROPERTY.  NOW THEREFORE, to secure to Mortgagee the repayment of (A) any and all indobtedness or liabilities to Mortgagee as evidence of or in payment of any toler instrument given by Mortgagor to Mortgage as evidence of or in payment of any other loft of the same class as the specific debt secure has followed by a said adjection of secured by Mortgagor to Mortgager to Mortgager has placed by a specific debt secure and isolation of the same class as the specific debt secure in or secured by additional or different collateral, with the exception of any other indobtedness for personal, family or household purposes if the mortgager's principal dwelling, including a mobile home; (C) the payment of all other sums advanced to protect the security of the gage; and (D) the performance of all covenants and agreements of the Mortgager horbit contained, the Mortgagor does hereb track the City of Gary, as per plat thereof, recorded in Plat Book 21 page.  Lot 25 and the South 10 feet of tot 26 in Block 26 in Ironwood Unit "A" in the City of Gary, as per plat thereof, recorded in Plat Book 21 page.	t out in the Agreement. The dale for	r navment in full under this	Agreement is Novell	ber 30	1097
TIES DEALING WITH THE MORTGAGOR OR THE MORTGAGED PROPERTY OF THE MORTGAGEE'S INTENTION TO ASSETT A PRIOR LET O ANY AND ALL SUBSEQUENT LIENHOLDERS OF THE MORTGAGED PROPERTY TO THE FULL AMOUNT OF THIS LOAN AND ADVANCE'S BY MORTGAGEE TO THE MORTGAGOR OR ON BEHALF OF THE MORTGAGOR PURSUANT TO SAID AGREEMENT AND THIS MORT E, PLUS ACCRUED INTEREST, COSTS OF COLLECTION, AND A REASONABLE ATTORNEY'S FEE, WHETHER SAID ADVANCES ARE MADER TO OR AFTER ANY SUCH LIEN WHICH MAY BE SUBSEQUENTLY PLACED VERSUS THE MORTGAGED PROPERTY.  NOW THEREFORE, to secure to Mortgagee the repayment of (A) any and all indobtedness or liabilities to Mortgage as evidenced by said Agree with any extensions or renewals thereof, and any other instrument given by Mortgagor to Mortgage as evidence of or in payment of an indedness arising out of said Agreement; (B) any and all other obligations and liabilities now owing or hereafter incurred by Mortgagor to Mortgagor no resecured by additional or different collateral, with the exception of any other indobtedness for personal, family or household purposes if this page is on the Mortgagor's principal develling, including a mobile home; (C) the payment of all other sums advanced to protect the security of the page is not the Mortgagor's principal develling, including a mobile home; (C) the payment of all other sums advanced to protect the security of the Mortgagor herein contained, the Mortgagor does hereb TGAGE AND WARRANT unto the Mortgagor, its successors and assigns the Mortgagor herein contained, the Mortgagor does hereb the City of Gary, as per plant thereofy recorded in Page 1	foot in the Magnitude the opin io	paymont in rail officer time i			
TIES DEALING WITH THE MORTGAGOR OR THE MORTGAGED PROPERTY OF THE MORTGAGEE'S INTENTION TO ASSENT A PRIOR LET O ANY AND ALL SUBSEQUENT LIENHOLDERS OF THE MORTGAGED PROPERTY TO THE FULL AMOUNT OF THIS LOAN AND ADVANCE'S BY MORTGAGEE TO THE MORTGAGOR OR ON BEHALF OF THE MORTGAGOR PURSUANT TO SAID AGREEMENT AND THIS MORT E, PLUS ACCRUED INTEREST, COSTS OF COLLECTION, AND A REASONABLE ATTORNEY'S FEE, WHETHER SAID ADVANCES ARE MADIR TO OR AFTER ANY SUCH LIEN WHICH MAY BE SUBSEQUENTLY PLACED VERSUS THE MORTGAGED PROPERTY.  NOW THEREFORE, to secure to Mortgagee the repayment of (A) any and all indebtedness or liabilities to Mortgage as evidence of or in payment of an oldeness arising out of said Agreement; (B) any and all other obligations and liabilities now owing or hereafter incurred by Mortgagor to Mortgage or Several, primary or secondary, or absolute or contingent, and whether or not related to or of the same class as the specific debt secure in or secured by additional or different collateral, with the exception of any other indebtedness for personal, family or household purposes if this page is on the Mortgagor's principal dwelling, including a mobile home; (C) the payment of all other sums advanced to protect the security of the gage; and (D) the performance of all covenants and agreements of the Mortgagor herein contained, the Mortgagor does hereb traces and the South 10 feet of Lot 26 in Block 26 in Ironwood Upit "A" in the City of Gary, as per plat thereof, recorded in Page 10 feet					
O ANY AND ALL SUBSEQUENT LIENHOLDERS OF THE MORTGAGED PROPERTY TO THE FULL AMOUNT OF THIS LOWN AND AVANCES BY MORTGAGED TO THE MORTGAGOR PURSUANT TO SAID AGREEMENT AND THIS MORTE, PLUS ACCRUED INTEREST, COSTS OF COLLECTION, AND A REASONABLE ATTORNEY'S FEE, WHETHER SAID ADVANCES ARE MADE OR TO OR AFTER ANY SUCH LIEN WHICH MAY BE SUBSEQUENTLY PLACED VERSUS THE MORTGAGED PROPERTY.  NOW THEREFORE, to secure to Mortgagee the repayment of (A) any and all indebtedness or liabilities to Mortgagee as evidence of or in payment of an oledness arising out of said Agreement; (B) any and all other obligations and liabilities now owing or hereafter incurred by Mortgagor to Mortgage her joint or several, primary or secondary, or absolute or contingent, and whether or not related to or of the same class as the specific debt secure her joint or secured by additional or different collatoral, with the exception of any other indebtedness for personal, family or household purposes if this gage; and (D) the performance of all coverants and agreements of the Mortgagor herein contained, the Mortgagor does hereby the class of the Mortgagor of the Mortgagor does hereby the City of Gary, as per plat thereof, recorded in Plat Book 26 in Ironwood Unit "A" in the City of Gary, as per plat thereof, recorded in Plat Book 28 page 1 plat thereof, recorded in Plat Book 28 page 1 plat thereof, recorded in Plat Book 29 page 1 plat thereof, recorded in Plat Book 29 page 1 plat thereof, recorded in Plat Book 29 page 1 plat thereof, recorded in Plat Book 29 page 1 plat thereof, recorded in Plat Book 29 page 1 plat thereof 20 page 1 plat thereof 3 page 1 plat 1 plat Book 29 page 1 plat thereof 3 page 1 plat 1 plat Book 29 page 1 plat 1	IT IS THE PURPOSE OF THE MO	RTGAGEE BY THIS CLAU	SE, AND THE RECORDING	OF THIS MORTGAGE, TO	SIVE NOTICE TO ALL THIRD
E BY MORTGAGEE TO THE MORTGAGOR OR ON BEHALF OF THE MORTGAGOR PURSUANT TO SAID ADVANCES ARE MADE, PLUS ACCRUED INTEREST, COSTS OF COLLECTION, AND A REASONABLE ATTORNEY'S FEE, WHETHER SAID ADVANCES ARE MADE, BY TO OR AFTER ANY SUCH LIEN WHICH MAY BE SUBSEQUENTLY PLACED VERSUS THE MORTGAGED PROPERTY.  NOW THEREFORE, to secure to Mortgagee the repayment of (A) any and all indebtedness or liabilities to Mortgagee as evidence of or in payment of an indepted of the same class as the specific debt secure of the same class as the specific debt secure or or secured by additional or different collateral, with the exception of any other indebtedness for personal, family or household purposes if this gage; and (D) the performance of all covenants and agreements of the Mortgagor horizon contained, the Mortgagor does hereb track and the South 10 feet of Lot 26 in Block 26 in Ironwood Unit "A" in the City of Gary, as per plat thereof, recorded in Plate Book 21 page in the Office of the Recorder of bake County and agreements of the Plate Book 21 page 4.	TIES DEALING WITH THE MORT	GAGOR OR THE MORTGA	AGED PROPERTY OF THE	MORTGAGEE'S INTENTION	THIS LOAN AND ADVANCES
NOW THEREFORE, to secure to Mortgagee the repayment of (A) any and all indebtedness or liabilities to Mortgagee as evidenced by sald Agreed, together with any extensions or renewals thereof, and any other instrument given by Mortgagor to Mortgagee as evidence of or in payment of an otedness arising out of said Agreement; (B) any and all other obligations and liabilities now owing or hereafter incurred by Mortgagor to Mortgagor as evidence of or in payment of an otedness arising out of said Agreement; (B) any and all other obligations and liabilities now owing or hereafter incurred by Mortgagor to	IC DV MODTGAGEE TO THE MO	NDTGAGOD OD ON REHA	N F OF THE MORTGAGOR	PURSUANT TO SAID AGE	KEEMENT AND THIS MONT
NOW THEREFORE, to secure to Mortgagee the repayment of (A) any and all indebtedness or liabilities to Mortgagee as evidenced by said Agreed, together with any extensions or renewals thereof, and any other instrument given by Mortgager to Mortgagee as evidence of or in payment of an biedness arising out of said Agreement; (B) any and all other obligations and liabilities now owing or hereafter incurred by Mortgagor to Mortgager there is no secured by additional or different collateral, with the exception of any other indebtedness for personal, family or household purposes if this gage is on the Mortgagor's principal dwelling, including a mobile home; (C) the payment of all other sums advanced to protect the security of this tigage; and (D) the performance of all covenants and agreements of the Mortgagor herein contained, the Mortgager and (D) the performance of all covenants and agreements of the Mortgagor herein contained, the Mortgagor does hereby the coverants and agreements of the Mortgagor herein contained, the Mortgagor does hereby the coverants and agreements of the Mortgagor herein contained in Mortgagor does hereby the City of Gary, as per plant thereof, recorded in Plant Book 21 page 4.  Lake  The City of Gary, as per plant thereof, recorded in Plant Book 21 page 4.  Recorder of bake County Indiana corder!	SE DITIO ACCDITED INTEREST (	COSTS OF COLLECTION.	AND A REASONABLE AT I	OHNEY'S FEE. WHE INCH 3	ひいじ そりょくいっこう ソンピ めいっこ
Lot 25 and the South  10 feet of Lot 26 in Block 26 in Ironwood Unit "A" in the City of Gary, as par plat thereof, recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of blaker Courty and the City of Cary, as par plat thereof, recorded the Courty and the Office of the Recorder of baker Courty and the City of Cary, as par plat thereof, recorded in Plat 1966k M page 1.	OR TO OR AFTER ANY SUCH LIE	N WHICH MAY BE SUBSEC	QUENTLY PLACED VEHSU	S THE MONTGAGED PROP	enit.
Lot 25 and the South  10 feet of Lot 26 in Block 26 in Ironwood Unit "A" in the City of Gary, as par plat thereof, recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of baker Courty and the Office of the Recorder of blaker Courty and the City of Cary, as par plat thereof, recorded the Courty and the Office of the Recorder of baker Courty and the City of Cary, as par plat thereof, recorded in Plat 1966k M page 1.	NOW TURNETONE to seems to f	Madagaga the rengiment of	M (A) any and all indehtedne	ss or liabilities to Mortoagee	as evidenced by said Agree-
bledness arising out of said Agreement; (B) any and all other obligations and liabilities now owing or intrealer incurred by windings in the her joint or several, primary or secondary, or absolute or contingent, and whether or not related to or of the same class as the specific debt secure in or secured by additional or different collateral, with the exception of any other indebtedness for personal, family or household purposes if this gage is on the Mortgagor's principal dwelling, including a mobile home; (C) the payment of all other sums advanced to protect the socurity of this gage; and (D) the performance of all covenants and agreements of the Mortgagor herein contained, the Mortgagor does hereby to the Mortgagor herein contained, the Mortgagor does hereby the total described Proporty located in Lake  Lot 25 and the South 10 feet of Lot 26 in Block 26 in Ironwood Unit "A" in the City of Gary, as per plat thereof, recorded in Plat 1306K M page in the Office of the Recorder of bake County Indiana corder!					
ther joint or several, primary or secondary, or absolute or contingent, and whether or not related to of the same class as the specific or secured by additional or different collateral, with the exception of any other indebtedness for personal, family or household purposes if this gage is on the Mortgagor's principal dwelling, including a mobile home; (C) the payment of all other sums advanced to protect the socurity of this gage; and (D) the performance of all covenants and agreements of the Mortgagor horein contained, the Mortgagor does hereby transport to the Mortgagor does hereby transport to the Mortgagor, its successors and assemble to the Mortgagor horein contained, the Mortgagor does hereby transport to the Mortgagor does hereby the Class of the Mortgagor does hereby the Mortgagor herein contained, the Mortgagor does hereby the Mortgagor herein contained	and an arrangement of sold Across	monte (D) only and all ainer	ANIMALIANE AND HARILINES NO	w owing or nerealier incurre	
gage; and (D) the performance of all covenants and agreements of the Mortgagor herein contained, the Mortgagor does hereb ITGAGE AND WARRANT unto the Mortgagee, its successors and assemble following describes Proporty located in  Lake  Lot 25 and the South 10 feet of Lot 26 in Block 26 in Ironwood Unit "A" in  the City of Gary, as per plat thereof, recorded in Plate Corder  in the Office of the Recorder of bake Coulty unit in the Office of the Recorder of the Office o	her joint or several, primary or sec	condary, or absolute or con	lingent, and whether or not r	elated to or or the same clas	or household purposes if this
Lake  Interest of the performance of all covenants and agreements of the Montgagee, its successors and agreements of the Montg	i the Medancor's princis	est dwalling including a mi	obila bama' iCi tha navman	t of all other sums advalled	I TO DIGITAL HIS SOCIETY OF THE
Lake  Lake  Lake  Lake  Lake  Lake  Lake  Lake  Lake  Lot 25 and the South 10 feet of Lot 26 in Block 26 in Ironwood Unit "A" in the City of Gary, as per plat thereof, recorded in Platonock 21 page  in the Office of the Recorder of take County Lindidge corder!	tagage and (D) the nettormanc	in of all covenants and	Bateatilaile of the more	Tanker Hologi Colligition .	no mongage, acca no co,
Lot 25 and the South 10 feet of Lot 26 in Block 26 in Ironwood Unit "A" in the City of Gary, as per plat thereof, recorded in Platoncek 21 page 1, in the Office of the Recorder of bake Coulty and the corder!	TGAGE AND WARRANT unto the	Morigagee, its successors	and assigns, the following de	scribed Property located In .	Lake
in the Office of the Recorder of Cake Country and Corder!	na, to-wit	NIO		TATE	
in the Office of the Recorder of take kent purity discorder.		NU	TOFFIC	IAL	n tt - t -
in the Office of the Recorder of take kent purity descorder!	Lot 25 and the South	10 feet of Lot	26 in Block 26 in	n Ironwood Unit"	A" ln
in the Office of the Recorder of take kent purity discorder.	the City of Gary, as	per plat thereo	f, recorded in P	lat Book 21 page	*
ROBE;	in the Office of the	Recorder of bak	en Rountym Indiana	ecorder!	
			· ·		
					20 ₹
					<b>98</b>
					7.
. 22					LC .
64					<b>F</b>
					. 9
AH 192			THUER'S THE		76. HY 64. G
			El Old anni Old		
			Maran Ve	4	
				1	
			E VOI	<b>3</b>	

TOGETHER with all buildings, improvements, and tenements now or hereafter erected on the property, and all easements, rights, rights-of-way, driveways, alleys, pavement, curbs and street front privileges, rents issues, profits, royalties, mineral, oil and gas rights and profits, water, water rights and water stock appurtenant to the property; and all fixtures, equipment apparatus, motors, engines, machinery and building materials of every kind or nature whatsoever now or hereafter located in, on, used or intended to be used in connection with the Property, including, but not limited to, those for the purpose of supplying or distributing heating, cooling, ventilation, power, electricity, gas, air, water and light; and all blinds, shades, curtains, curtain rods, mirrors, cabinets, attached floor coverings, awnings, storm windows, doors, storm doors, screens, antennas, trees, shrubs and plants, plumbing and electrical fixtures and communication systems, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the real property covered by this instrument whether actually physically annexed to the Property or not, and all of the foregoing logether with said Property are herein referred to as the "Property". 1000

Indiana 011/10-86

Mortgagor hereby covenants and agrees with Mortgagee as follows:

- 1. WARRANTY OF RIGHT TO MORTGAGE. Mortgagor covenants that Mortgagor is lawfully soized of the estate hereby conveyed and has the right to mortgage, grant, convey and assign the Property, and that Mortgagor will warrant and defend generally the title to the Property against all claims and demands, subject to any liens, easements, covenants, conditions and restrictions of record listed in a schedule of exceptions to coverage in any title insurance policy insuring Mortgagee's interest in the Property.
- 2. TAXES AND CHARGES. Mortgagor shall pay from time to time, when due, and before any penalty attaches, all general and special taxes and assessments, water and sewer charges and taxes, and all other public charges imposed or assessed against the Property or arising in respect to the use, occupancy or possession thereof. Mortgagor shall promptly furnish to Mortgagoe, upon request by Mortgagoe, all notices, bills and statements received by Mortgagor of amounts so due, and Mortgagor shall, upon request by Mortgagoe, promptly furnish Mortgagoe receipts evidencing such payments. Mortgagor may in good faith contest at its own expense the validity of any tax, assessment or charge provided Mortgagor pays the same in full under protest or deposits said sum with the Mortgagoe as security for payment thereof.
- 3. INSURANCE. Mortgagor shall keep all buildings and improvements existing or hereafter erected on the Property insured against fire, lightning, 3. INSUMANCE, Mongagor shall keep all buildings and improvements existing or nerealter erected on the Property insured against fire, lightning, windstorm, vandalism, malicious damages and any such other hazards included within the term "extended coverage", logether with such other hazards, liabilities and contingencies in such amounts and for such periods as Mortgagee may from time to time reasonably require. Mortgagor shall keep all buildings and improvements insured against loss by damage by flood if the Property is located in a Flood Hazard Zone, Mortgagor shall obtain premises liability insurance with respect to the Property in an amount acceptable to the Mortgagoe.

All insurance policies and renewals thereof shall be issued by carriers salisfactory to the Mortgagee, and shall include a standard mortgage clause, loss payee clause, or endorsement in favor of the Mortgagee and in a form and substance acceptable to the Mortgagee. Each such policy shall not be cancellable by the insurance company without at least thirty (30) days prior written notice to the Mortgagee. Any such insurance policy shall be in a sum sufficient to pay in full the cost of repairing and replacing the buildings and improvements on the Property and in no event shall be less than the maximum amount that the Mortgagee is obligated to loan to the Mortgagor pursuant to said Agreement secured hereby. The Mortgagee shall deliver the original of any such policy to the Mortgagor to be held by it. The Mortgagor shall promptly furnish to Mortgagee, on request, all renewal notices and receipts for paid premiums. At least thirty (30) days prior to the expiration date of any such policy, Mortgagor shall deliver to Mortgagee any such renewal notices. any such renewal policy.

In the event of loss, Mortgagor shall give immediate written notice to the insurance carrier and to Mortgagoe. Mortgagor authorizes and empowers Mortgagoe as attorney-in-fact for Mortgagor to adjust and compromise any claim under any such insurance policies, to appear in and prosecute any action arising from such insurance policies, to collect and receive insurance proceeds, to endorse and deposit any insurance checks or drafts payable to Mortgagor, and to deduct therefrom Mortgagoe's expenses incurred in the collection of such proceeds; provided however, that nothing contained in this Paragraph 3 shall require Mortgagoe to incur any expense or take any action hereunder, nor prevent the Mortgagoe from asserting any independent claim or action versus any such insurance carrier in its own name.

The insurance proceeds alter the deduction of the Mortgagee's expenses incurred in collecting the same, shall be applied to the payment of the sums secured by this instrument, whether or not then due with the balance, if any, to Mortgagor. Any such application of the proceeds shall not extend or postpone the due dates of the payments or change the amounts of such installments provided by said Agreement. If the Property is sold pursuant to Paragraph 12 hereof or if Mortgagee acquires title to the Property, Mortgagee shall have all of the right, title and interest of Mortgagor in and to any insurance policies and unearned premiums thereon and to and to the proceeds resulting from any damage to the Property prior to such sale or acquisition.

- 4. PRESERVATION AND MAINTENANCE OF PROPERTY Mortgager (A) shall not commit waster or permit impairment or deterioration of the Property, make any material alterations therein, nor demolish or remove the same; (B) shall not abandon the Property, (C) shall keep the Property including improvements thereon in good repair, (D) shall not mortgage or otherwise encumber nor allow any judgment liens, tax liens or mechanic's liens to be imposed against the Property, (E) shall promptly say when the activities encumber nor allow any judgment liens, tax liens or mechanic's liens to be imposed against the Property, (E) shall promptly say when the activities encumber nor allow any judgment liens, tax liens or mechanic's liens to be imposed against the Property, (E) shall promptly say when the activities encured by any other mortgage, lien or charge on the Property, (F) shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property, (G) shall give notice in writing to Mortgage of and, unless therwise threated in writing by Mortgagee, appear in and defend any action or proceeding purporting to affect the Property, the security to this instrument or the rights or powers of Mortgagee.
- 5. USE OF PROPERTY. Unless required by applicable law or unless Mortgagee has otherwise agreed in writing, Mortgagor shall not allow changes in the use for which all or any part of the Property was intended at the time this instrument was executed. Mortgagor shall not initiate or acquiesce in a change in the zoning classification of the Property without Mortgagee's prior written consent.
- 6. PROTECTION OF MORTGAGEE'S SECURITY. If Mortgagor fails to perform the covenants and agreements contained in this Instrument, or if any action or proceeding is commenced which affects the Property or title thereto or the interest of Mortgagee therein, then Mortgagee at Mortgagee's option may disburse such sums, may make such appearances and take such action as Mortgagee deems necessary in its sole discretion, to protect Mortgagee's interest.

Any amounts disbursed by Mortgagee pursuant to this Paragraph 6 shall become additional indebtedness of Mortgagor secured by this Instrument. Such amounts shall be immediately due and payable and shall be subrogated to the rights of the holder of any lien to be discharged, in whole or in part, by the Mortgagee. Nothing contained in this Paragraph 6 shall require Mortgagee to incur any expense or take any action hereunder. If Mortgagee makes any payment authorized by this Paragraph 6, including but het limited to, taxes, assessments, charges, liens, security interests or insurance premiums, Mortgagee may do so according to any notice, bit, statement or estimate received from the appropriate party without inquiry into the accuracy or validity of such notice, bill statement or estimate. The payment of any such sums by the Mortgagor shall not be deemed a waiver of Mortgagee's right to accelerate the maturity of the indebtedness secured by this Instrument and declare this instrument in default, and failure to so act shall not be considered as a waiver of any right accurring to Mortgagee on account of any default hereunder on the part of the Mortgagor.

- 7. INSPECTION. Mortgagee may make or cause to be made reasonable entries upon and inspections of the Property at all reasonable times and
- 7. INSPECTION. Mortgagee may make or cause to be made reasonable enhics upon and inspections of the Property at all reasonable times and access thereto shall be permitted for that purpose by the Mortgager.

  8. CONDEMNATION. Mortgager shall promptly notify Mortgagee of any action or proceeding relating to any condemnation or other taking, whether direct or indirect, of the Property, or part thereof, and Mortgager shall appear in and prosecute any such action or proceeding unless otherwise directed by Mortgagee in writing. Mortgager authorizes Mortgagee, at Mortgagee's option, as attorney-in-fact for Mortgagor, to commence, appear in and prosecute, in Mortgagee's or Mortgagee's name, any action or proceeding relating to any condemnation or other taking of the Property, whether direct or indirect, and to settle or compromise any claim in connection with such condemnation or other taking. The proceeds of any award, payment or claim for damages, direct or consequential, in connection with any condemnation or other taking, whether direct or indirect, of the Property, or part thereof, or for conveyances in lieu of condemnation, are hereby assigned to and shall be paid to Mortgagee.

In the event of a taking of the Property, Mortgagor authorizes Mortgagee to apply such awards, payments, proceeds or damages, after the deduction of Mortgagee's expenses incurred in the collection of such amounts to payment of the sums secured by this instrument, whether or not then due, if any, to Mortgagor. Any application of the proceeds shall not extend or postpone the due date of the monthly installments or change the amount of such installments referred to in said Agreement. Mortgagor agrees to execute such further evidence of assignment of any awards, proceeds, damages or claims arising in connection with such condemnation or taking as Mortgagee may require.

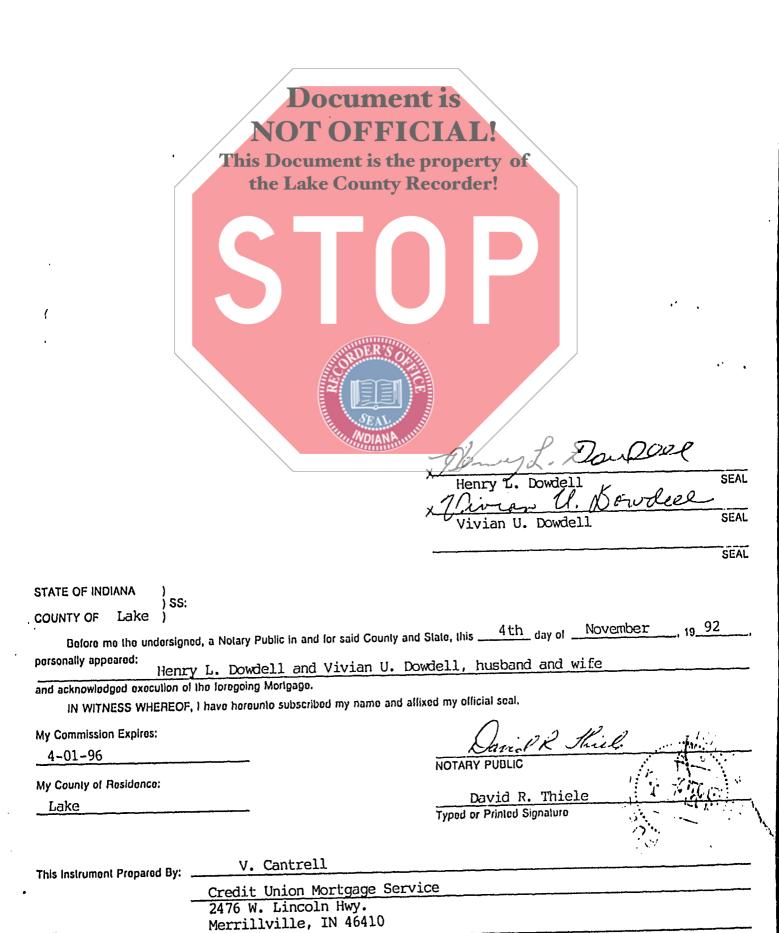
- 9. TRANSFERS: Mortgagor shall not sell or transfer all or any part of said Property, grant an option to purchase the same, lease the Property, sell the same by contract, transfer occupancy or possession of the Property, nor sell or assign any beneficial interest or power of direction in any land trust which holds title to the Property without the prior written consent of the Mortgagee.
- 10. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABILITY; AGENTS; CAPTIONS. The covenants and agreements herein contained shall bind the respective successors and assigns of Mortgagor, subject to the provisions of Paragraph 10 hereof, and rights and privileges of the Mortgagoe shall inure to the benefit of its payees, holders, successors and assigns. All covenants and agreements of Mortgagor shall be joint and several. In exercising any rights hereunder or taking any actions provided for herein, Mortgagoe may act through its employees, agents or independent contractors as authorized by Mortgagoe. The captions and headings of the paragraphs of this Instrument are for convenience only and are not to be used to interrupt or deline the provisions become used to interpret or define the provisions hereof.
- 11. GOVERNING LAW; SEVERABILITY. This instrument shall be governed and enforced by the laws of the State of Indiana except where the Mortgagee by reason of a law of the United States or a regulation or ruling promulgated by an agency supervising the Mortgagee is permitted to have or enforce certain provisions in this Instrument then in that event the Mortgagee may elect to have those provisions of this Instrument enforced in according with the laws of the United States. In the event that any provision of this Instrument or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Instrument or the Agreement which can be given effect without the conflicting provisions, and to this end the provisions of this Instrument and the Agreement are declared to be severable. In the event that any applicable law limiting the amount of interest or other charges permitted to be collected from Mortgagor is interpreted so that any charge provided for in this Instrument or in the Agreement, whether considered separately or together with other charges levied in connection with this Instrument and the Agreement, violates such law, and Mortgagor is entitled to the benefit of such law, such charge is hereby reduced to the extent necessary to eliminate such violation. The amounts, if any, previously paid to Mortgagee in excess of the amounts payable to Mortgagee pursuant to such charges as reduced shall be applied by Mortgagee to reduce the principal of the indebtedness evidenced by the Agreement. For the purpose of determining whether any applicable law limiting the amount of interest or other charges permitted to be collected from Mortgagor has been violated, all indebtedness which is secured by this Instrument or evidenced by the Agreement and which constitutes interest, as well as all other charges levied in connection with such indebtedness which constitute interest, shall be deemed to be allocated and spread over the stated term of the Agreement. stated term of the Agreement.

12. DEFAULT; ACCELERATION; REMEDIES. Upon Mortgagor's default of any covenant, warranty, condition or agreement of Mortgagor in this Instrument, including but not limited to, the covenants to pay when due any sums secured by this instrument, or the default by Mortgagor of any one or more of the events or conditions defined as an Event of Default in the Agreement secured hereby, or in any other obligation secured by this mortgago, Mortgagoe's option, may declare all of the sums secured by this instrument to be immediately due and payable without further demand and may foreclose this instrument by judicial proceedings and may invoke any other remedies permitted by applicable law or provided herein. Mortgagoe shall be entitled to collect all costs and expenses incurred in pursuing such remedies, including, but not limited to, alterney's fees, appraisal fees, expert witness fees, costs of court reporters, travel expenses, cost of documentary evidence, abstracts and title reports.

The Mortgagee shall also be entitled to collect all costs and expenses, including but not limited to, reasonable atterney's fees, incurred by Mortgagee in connection with (A) any proceedings, without limitation, probate, bankruptcy, receivership or proceedings to which the Mortgagee may be a party, either as plaintiff, claimant or defendant by reason of this instrument or any indebtedness secured hereby; (B) preparation of the commencement of a suit for fereclesure of this instrument after accrual of the right to fereclesure whether or not actually commenced; or (C) the defense of this mortgage in any proceeding instituted by any other lienholder. All costs, expenses and atterney's fees when incurred or paid by Mortgagee shall become additional indebtedness secured by this instrument and which shall be immediately due and payable by Mortgager with interest at the rate stated in said Agreement.

13. MISCELLANEOUS. (A) The word "Mortgagor" as used herein shall include all persons executing this mortgage and the word "Mortgagee" shall mean its respective successors and assigns. The singular shall mean the plural and the plural shall mean the singular and the use of any gender shall be applicable to all genders; (B) any forebearance by Mortgagee in exercising any right or remedy hereunder or otherwise afforded by applicable law or equity, shall not be a waiver of or proclude the exercise of any such right or remedy; (C) each remedy provided for in this instrument is distinct and cumulative to all other rights and remedies under this instrument or alterded by applicable law or equity, and may be exercised concurrently, independently or successively in any order whatsever; (D) that no change, amendment or modification of this instrument shall be valid unless in writing and signed by the Mortgagor and Mortgagoe or their respective successors and assigns.

IN WITNESS WHEREOF, Mortgagor has executed this Instrument the date and year set forth above.



Mall To: