,	rorm No. 10
93046358 REAL ESTATE MORTGAGE, C. THIS INDENTURE WITNESSETH, That	
	County, State of Indiana, MORTGAGE
AND WARRANT toANNA_KREN	
(the "Mortgagee") of Lake	County, State of Indiana , the
following described real/estate in Lake	County, Indiana:
PARCEL II: 4Lot 3 in Beaver Dam Acres, Unit 1, page 139, in the Office of the Recorder of La part described as follows: Beginning at the 15 minutes 16 seconds East, along the West 15	was a per plat thereof, recorded in Plat Book 44, colored to Plat Book
said Lot 3; thence South 89 degrees 58 minute 150 feet; thence*North#24*degrees 18 minutes thence North 27 degrees 07 minutes 19*seconds said Lot 3kand the point of beginning.	s 09 seconds East, along the South line thereof. 07 seconds West, 283:2 feet to an iron pipe; *West, 104.27 feet to the Northwest corner of 3
Commonly known as: 6433 - 115th Court W; Cro	ment is wn Point, Indiana 46307 FFICIAL!
(hereinafter referred to matte "Mortgaged Peasements, hereditaments, appurtenances, fix appertaining, attached to , or used in connection income and profits thereof.	remises") together with all fights; privileges, interests ctures and improvements now or hereafter belonging n with the Morogaged Premises, and all the rents; issues
This mortgage is given to secure the per	formance of the provisions hereof and the payment of
	1993, in the principal amount of
SOVERTVE TOUR I HOUSAND AND THE TOUR	Dollors (Rt7/1: 000 -00) swith interest on the sining

4,000.00) with interest as therein provided and with a final maturity date of July 1, 2008

Said principal and interest are payable as follows:

In monthly installments of Six Hoodred Twenty-four and 45/100 Dollars (\$624.45) payable commencing on August 1, 1993 and on the first day of each month thereafter until paid in full with interest at the rate of six percent (6%) per annum on the unpaid balance until baid.

The Mortgagor (jointly and severally) covenants and agrees with the Mortgagee that:

- 1. Payment of Indebtedness. The Mortgagor shall pay when due all indebtedness secured by this mortgage, on the dates and in the amounts, respectively, as provided in the Note or in this mortgage, without relief from valuation and appraisement laws, and with attorneys fees.
- 2. No Liens. The Mortgagor shall not permit any lien of mechanics or materialmen to attach to and remain on the Mortgaged Premises or any part thereof for more than 45 days after receiving notice thereof from the Mortgagee.
- 3. Repair of Mortgaged Premises; Insurance, The Mortgagor shall keep the Mortgaged Premises in good repair and shall not commit waste thereon. The Mortgagor shall procure and maintain in effect at all times adequate insurance in insurance companies acceptable to the Mortgagee against loss, damage to, or destruction of the Mortgaged Cremises because of fire, windstorm or other such barards in such amounts as the Mortgagee may reasonably require from time to time, and all such insurance policies shall contain proper crauses making all proceeds of such policies payable to the Mortgagee and the Mortgagor as their respective interests may appear. All such policies of insurance shall be delivered to and retained by the Mortgagee until the indebtedness secured hereby is fully noted.
- Taxes and Assessments. The Mortgagor shall pay all taxes or assessments levicd or assessed against the Mortgagod Premises, or any part thereof, as and when the same become due and before penalties accrue.
- 5. Advancements to Protect Security. The Mortgagee may, at his option, advance and pay all sums necessary to protect and preserve the security intended to be given by this mortgage. All sums so advanced and paid by the Mortgagee shall become a part of the indebtedness secured hereby and shall bear interest from the date or dates of payment at the rate of twelve per centum (12%) per annum. Such sums may include, but are not limited to, in a rance premiums, taxes, assessments and liens which may be or become prior and senior to this more large as a lien on the Mortgaged Premises, or any part thereof, and all costs — benses and atterney's tees incurred by the Mortgagee in respect of any and all legal or equitable processings which relate to this mortgage or to the Mortgaged Premises.

- 6. Default by Mortgagor; Remedies of Mortgagee. Upon default by the Mortgagor in any payment provided for herein or in the Note, or in the performance of any covenant or agreement of the Mortgagor hereunder, or if the Mortgagor shall abandon the Mortgaged Premises, or if a trustee or receiver shall be appointed for the Mortgagor or for any part of the Mortgaged premises, except if said trustee or receiver is appointed in any bankruptcy actions then and in any such event, the entire indebtedness secured hereby shall become immediately duesand payable at the option of the Mortgagee, without notice, and this mortgage may be foreclosed accordingly. Upon such foreclosure the blortgagee may continues the abstract of tipe to the Mortgaged Premises, or obtain other appropriate title evidence, and may add the cost thereof to the principal balance due.
- 7. Non-Waiver; Remedies Cumulative. No delay by the Mortgagee in the exercise of any of his rights hereunder shall preclude the exercise thereof so long as the Mortgagor is in default hereunder, and no failure of the Mortgagee to exercise any of his rights hereunder shall preclude the exercise thereof in the event of a subsequent default by the Mortgagor hereunder. The Mortgagee may enforce any one or more of his rights or remedies hereunder successively or concurrently.
- 8. Extensions; Reductions; Renewals; Continued Liability of Mortgagor. The Mortgagee at his option, may extend the time for the payment of the indebtedness, or reduce the payments thereon, or accept a renewal note or notes therefor, without consent of any junior lien holder, and without the consent of the Mortgagor if the Mortgagor has then parted with title to the Mortgaged Premises. No such extension, reduction or renewal shall affect the priority of this mortgage or impair the security hereof in any manner whatsoever, or release, discharge or affect in any manner the personal liability of the Mortgagee.
- to General Agreement of Parties. All rights and obligations bereunder shall extend to and be binding upon the severalbeirs, representatives, successors and assigns of the parties to this mortgage. When applicable, use of the singular form of any word also shall mean or apply to the plural and masculine form shall mean and apply-to the feminine or the neuter. The titles of the several paragraphs of this mortgage are for convenience only and do not define, limit or construct the contents of such paragraphs.

