to an allowing a street of the contract of the		46774847	וצוווטשים	ed. 1715/14	ANDIL	N 40.50
JAMES B RADFORD 93046434					·	
	Province of the Control of the Contr	SECURI	TY FEDERA	ALBANK		
		rii baldlel	" " OUAllA(ao DVIAV		
MORTGAGOR "I" includes each mortgagor above.		"You" means the m	MORTGAG ortgagee, its		nd assig	jns.
	JAMES B RADPORD, KAR	EN! S RADFORD				
EAL:ESTATE MORTGAGE: For value received, I,, morturibed below and all rights, easements, appurtenance			12, 1993	d fixtures th	he real e	estäte de-
nytime in the future be part of the property (all called	the "property").	existing and latere imp	TO TO THE THE	a nataros ini	ar 111ay, 1	1017 01 111
ROPERTY ADDRESS: 11444 MESTMOOD PLACE	ere e promite de la companya del companya de la companya del companya de la compa	(Street)				
CROWN POINT			Indiana	46307 (Zip Ci	ode)	
GAL DESCRIPTION: SECTION	BLOCE	LOT.				
			DITION	41		
TO LAKE COUNTY, 1 THE RECORDER'S O	Indiana) as ishown in PPICE of Lake County	ATES, BHIT MO. 2 AN AD PLAT BOOK 47, PAGE 50 , INDIANA.	, IN			
				<i>(j.</i>)		STA
)	_ ====================================	STATE OF
				REC	=:	
				hand (*) bests tents (*)	W.	
/1				TI	H	27.00
	Docume	ent is		20 Z	933	î
/ NC	T OFF	ICIAL!				
This Do	cument is t	he property	of			
located in	Lake County	Recorder!				
TLE: I covenant and warrant title to the property, ex			I and zoning	ordinances,	current	taxos an
and a supplemental pot year class and						
ECURED DEBT: This mortgage secures repayment of this mortgage and in any other document incorpany time owe you under this mortgage, the instru	porated herein. Secu	ired debt, as used in thi described below, any rer	the covenants is mortgage, newal; refinan	andragreem ncludes.any cing; extensi	nents co amount on or mo	ntained in s I may a odification
this mortgage and in any other document incore any time owe you under this mortgage, the instruction of such instrument or agreement, and, if applications are the secured debt is evidenced by (describe the EQUITY LIKE OF CREDIT NOTE FOR	porated herein. Seculument or agreement table, the future advan	red debt, as used in thi described below, any ren nces described below. ment secured by this m	is mortgage, newal, refinan	ncludes:any cing; extensi	amount on or mo	ntained i s I may i odificatio
this mortgage secures repayment of this mortgage and in any other document incord any time owe you under this mortgage, the instruction of such instrument or agreement, and, if application the secured debt is evidenced by (describe the BOUTY LINE OF CREDIT NOTE FOR DATE OF NOTE 7/12/93	porated herein. Seculument or agreement table, the future advan	red debt, as used in thi described below, any ren nces described below. ment secured by this m	is mortgage, newal, refinan	ncludes:any cing; extensi	amount on or mo	ntained i s I may a odificatio
this mortgage and in any other document incore any time owe you under this mortgage, the instruction of such instrument or agreement, and, if applications are secured debt is evidenced by (describe the EQUITY LINE OF CREDIT NOTE FOR DATE, OF NOTE 7/12/93 ACCOUNT NUMBER: 90002148	rporated herein. Seculument or agreement of able, the future advarting instrument or agreement of agreement o	red debt, as used in this described below, any removes idescribed below. ment secured by this m	s mortgage, newal, refinan	nciudes any cing; extension	eof):	s i may i
ECURED DEBT: This mortgage secures repayment of this mortgage and in any other document incording time owe you under this mortgage, the instruction of such instrument or agreement, and, if application is evidenced by (describe the EQUITY LIBS OF CREDIT NOTE FOR DATE OF NOTE 7/12/93 ACCOUNT NUMBER: 90002148 The above obligation is due and payable on The total unpaid balance secured by this mortgage.	instrument or agreer OCP-NTC-NTC-NTC-NTC-NTC-NTC-NTC-NTC-NTC-NTC	described below, any renaces described below. ment secured by this many secured by the many secured by th	s mortgage, newal, refinant ortgage and t	nciudes any cing; extension he date there	eof): if not p	aid earlie
this mortgage and in any other document incor any time owe you under this mortgage, the instruction of such instrument or agreement, and, if application is experiently to the secured debt is evidenced by (describe the EQUITY LINE OF CREDIT NOTE FOR DATE OF UNDER 7/12/93 ACCOUNT NUMBER: 9002148 The above obligation is due and payable on the total unpaid balance secured by this mortgage and all other amounts, plus interest, advanced	instrument or agreer OCP-NTGON age at acy one time	described below, any renaces described below. ment secured by this many secured by the many secured by th	s mortgage, newal, refinant ortgage and t	nciudes any cing; extension he date there	eof): if not p	aid earlie
The secured debt is evidenced by (describe the EQUITY LINE OF CREDIT NOTE FOR DATE OF LOCAL Unpaid balance secured by this mortgage and in any other document incord any time owe you under this mortgage, the instruction of such instrument or agreement, and, if application is evidenced by (describe the EQUITY LINE OF CREDIT NOTE FOR DATE OF NOTE OF CREDIT NOTE FOR DATE OF LOCAL UNDERS. The above obligation is due and payable on the cover and all other amounts, plus interest, advanced any of the cover ants and agreements contained.	instrument or agreer OCP-NTC-N age at acy one time under the terms of the din this mortgage.	shall not exceed a max Dollars (\$	imum princip 50,000.00 the security	ncludes any cing; extension the date there all amount of of this mortgure advances	eof): if not p FIFT age or f	aid earlie FTIOTAN
The above obligation is due and payable on The total unpaid balance secured by this mortgage. The above obligation is due and payable on The total unpaid balance secured by this mortgage. The total unpaid balance secured by this mortgage. Future Advances: The above debt is secured and will be made in accordance with the term.	instrument or agreer OCP-NTG-1X age at any one time under the terms of ti d in this mortgage. even though all or pa ms of the note or loa	shall not exceed a max Dollars & Dollars & art of it may not yet be an agreement evidencing	imum princip 50,000.00 the security	he date there al amount of	if not p	aid earlie
The secured debt is evidenced by (describe the EQUITY LINE OF CREDIT NOTE FOR DATE, OF NOTE unpaid balance secured by this mortgage. The above obligation is due and payable on The total unpaid balance secured by this mortgage. The covenants and agreement, and, if application is due and payable on The total unpaid balance secured by this mortgage. Future Advances: The above debt is secured and will be made in accordance with the term of the loan agreement contains. Accopy of the loan agreement contains.	instrument or agreer M OCP-NTG-IX age at acy one time under the terms of the in this mortgage. even though all or pa ms of the note or load ation secured by this	shall not exceed a max Dollars & Dollars & art of it may not yet be a mortgage may vary acceptage may vary acceptage in this interest described below.	imum princip 50,000.00 the security edvanced. Fute g the secured cording to the	he date there al amount of of this mortg	if not p	aid earlie
The above obligation is due and payable on The total unpaid balance secured by this mortgage and all other amounts, plus interest, advanced any of the covenants and agreements contained. Future Advances: The above debt is secured and will be made in accordance with the term and a part hereof.	instrument or agreer M OCP-NTG-IX age at acy one time under the terms of the in this mortgage. even though all or pa ms of the note or load ation secured by this	shall not exceed a max Dollars & Dollars & art of it may not yet be a mortgage may vary accepted by the second	imum princip 50,000.00 the security edvanced. Fute g the secured cording to the	he date there al amount of of this mortg	if not p	aid earlie
The secured debt is evidenced by (describe the ROUTY LINE OF CREDIT NOTE FOR DATE OF the above obligation is due and payable on The total unpaid balance secured by this mortgage and all other amounts, plus interest, advanced any of the covenants and agreements contained. Future Advances: The above debt is secured and will be made in accordance with the term of the covenants. The interest rate on the obligation and agreement contained and agreement contained the covenants. The interest rate on the obligation is due and agreement contained and will be made in accordance with the term of the covenants. The interest rate on the obligation is due and agreement contained and will be made in accordance with the term of the covenants. The interest rate on the obligation is due and agreement contained and will be made in accordance with the term of the covenants. The interest rate on the obligation is due and payable on the covenants and agreement contained the covenants. The interest rate on the obligation is due and payable on the covenants and agreement contained the covenants. The interest rate on the obligation is due and payable on the covenants and agreement contained the covenants. The interest rate on the obligation is due and payable on the covenants and agreement contained the covenants.	instrument or agreer N OCP-NTC-11 age at any one time under the terms of the time the terms of the note or load ation secured by this ning the terms under	shall not exceed a max Dollars & Dollars & Dollars & mart of it may not yet be an agreement evidencin mortgage may vary act which the interest rate	imum princip 50,000.00 the security of the sec	he date there al amount of of this mortg	if not p	aid earlie FTOUSAN us interes to perform template ation.
The above obligation is due and payable on The total unpaid balance secured by this mortgage and all other amounts, plus interest, advanced any of the covenants and agreements contained. Future Advances: The above debt is secured and will be made in accordance with the term and a part hereof.	instrument or agreer N OCP-NTC-11 age at any one time under the terms of the time the terms of the note or load ation secured by this ning the terms under	shall not exceed a max Dollars & Dollars & Dollars & mart of it may not yet be an agreement evidencin mortgage may vary act which the interest rate	imum princip 50,000.00 the security of the sec	he date there al amount of of this mortg	if not p	aid earlie is intere to performation.
The secured debt is evidenced by (describe the ROUTY LINE OF CREDIT NOTE FOR DATE OF the above obligation is due and payable on The total unpaid balance secured by this mortgage and all other amounts, plus interest, advanced any of the covenants and agreements contained. Future Advances: The above debt is secured and will be made in accordance with the term of the covenants. The interest rate on the obligation and agreement contained and agreement contained the covenants. The interest rate on the obligation is due and agreement contained and will be made in accordance with the term of the covenants. The interest rate on the obligation is due and agreement contained and will be made in accordance with the term of the covenants. The interest rate on the obligation is due and agreement contained and will be made in accordance with the term of the covenants. The interest rate on the obligation is due and payable on the covenants and agreement contained the covenants. The interest rate on the obligation is due and payable on the covenants and agreement contained the covenants. The interest rate on the obligation is due and payable on the covenants and agreement contained the covenants. The interest rate on the obligation is due and payable on the covenants and agreement contained the covenants.	instrument or agreer N OCP-NTC-11 age at any one time under the terms of the time the terms of the note or load ation secured by this ning the terms under	shall not exceed a max Dollars & Dollars & Dollars & mart of it may not yet be an agreement evidencin mortgage may vary act which the interest rate	imum princip 50,000.00 the security of the sec	he date there al amount of of this mortg	if not p	aid earlie FTOUSAN us interes to perform template ation.
The secured debt is evidenced by (describe the EQUITY LIBE OF CREDIT NOTE FOR DATE OF HOLD IN THE ADVANCE AND IN THE COUNTY NUMBER: The above obligation is due and payable on The total unpaid balance secured by this mortgan and all other amounts, plus interest, advanced any of the covenants and agreement contained and will be made in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the interest representation in accordance with the interest representation in accordance with the interest representation in accordance with the int	instrument or agreer N OCP-NTC-11 age at any one time under the terms of the time the terms of the note or load ation secured by this ning the terms under	shall not exceed a max Dollars & Dollars & Dollars & mart of it may not yet be an agreement evidencin mortgage may vary act which the interest rate	imum princip 50,000.00 the security of the sec	he date there al amount of of this mortg	if not p	aid earlie FT00341 us interes to perform template ation.
The secured debt is evidenced by (describe the EQUITY LIBE OF CREDIT NOTE FOR DATE OF HOLD IN THE ADVANCE AND IN THE COUNTY NUMBER: The above obligation is due and payable on The total unpaid balance secured by this mortgan and all other amounts, plus interest, advanced any of the covenants and agreement contained and will be made in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the tental unpaid balance secured by this mortgan in accordance with the interest representation in accordance with the interest representation in accordance with the interest representation in accordance with the int	instrument or agreer N OCP-NTC-11 age at any one time under the terms of the time the terms of the note or load ation secured by this ning the terms under	shall not exceed a max Dollars & Dollars & Dollars & mart of it may not yet be an agreement evidencin mortgage may vary act which the interest rate	imum princip 50,000.00 the security of the sec	he date there al amount of of this mortg	if not p	aid earlie FTOUSAN us interes to perform template ation.
The above obligation is due and payable on The total unpaid balance secured by this mortga any of the covenants and agreements contained any of the covenants and agreements contained and will be made in accordance with the term Future Advances: The above debt is secured and will be made in accordance with the term A'copy of the loan agreement contained and a part hereof. IDERS: Commercial A'copy of the loan agreement contained and a part hereof. IGNATURES: By signing below, I agree to the terms a videncing the secured debt and in any riders described and secured debt and in any riders described and the secured debt and in any riders described and secured debt and in any riders described and the secured debt and in any riders described and the secured debt and in any riders described and the secured debt and in any riders described and the secured debt and in any riders described and the secured debt and in any riders described and the secured debt and in any riders described and the secured debt and in any riders described and the secured debt and in any riders described and the secured debt and in any riders described and the secured debt an	age at any one time under the terms of the note or load ation secured by this ning the terms under the terms u	described below, any removes described below. ment secured by this man agreement evidencing mortgage may vary activities which the interest rate med on the front and ball by me. I acknowledge	imum princip 50,000.00 the secured cording to the may vary is ck sides of thi receipt of a c	he date there al amount of of this mortg ure advances I debt. Exterms of the attached to the copy of this to	if not p if not p if sare con at obligation mortgag	aid earlie is THOUSANT us interes to perform template ation. tgage an
The above obligation is due and payable on The total unpaid balance secured by this mortgage and in any other document incorrection in the coverants and agreement, and, if application is due and payable on the covenants and agreements contained any of the covenants and agreement contained and will be made in accordance with the tental unpaid balance in accordance with the tental	age at any one time under the terms of the note or load ation secured by this ning the terms under the terms u	described below, any removes described below. ment secured by this man agreement evidencing mortgage may vary activities which the interest rate med on the front and ball by me. I acknowledge	imum princip 50;000.00 the security devanced. Futing the security advanced. Futing the secured cording to the may vary is ck sides of this receipt of a cordinal cord	al amount of this mortgate advances in debt.	if not p if not p if sare con at obligathis more	aid earlie aid earlie i THOUSAN us interes to perform template ation. tgage an strument
The above obligation is due and payable on The total unpaid balance secured by this mortgage and in any other document incorrection in the coverants and agreement, and, if application is due and payable on the covenants and agreements contained any of the covenants and agreement contained and will be made in accordance with the tental unpaid balance in accordance with the tental	age at any one time under the terms of the note or load ation secured by this ning the terms under the terms u	shall not exceed a max Dollars & Dol	imum princip 50,000.00 the security edvanced. Futte g the security cording to the e may vary is ck sides of thi receipt of a co	al amount of this mortgage; copy of this s	if not p if not p if age or t are con at obligathis more	aid earlie is THOUSAN us interes to perform template ation. tgage an
The above obligation is due and payable on The total unpaid balance secured by this mortgage and in any other document incorrection in the coverants and agreement, and, if application is due and payable on the covenants and agreements contained any of the covenants and agreement contained and will be made in accordance with the tental unpaid balance in accordance with the tental	age at any one time under the terms of the note or load ation secured by this ning the terms under the terms u	shall not exceed a max Dollars to protect and on the interest rate which the interest rate and on the front and ball by me. I acknowledge	imum princip 50,000.00 the security edvanced. Futte g the security cording to the e may vary is ck sides of thi receipt of a co	al amount of this mortgage; copy of this s	if not p if not p if age or t are con at obligathis more	aid earlie it THOUSAN us interes o perforr itemplate ation. itgage an strument e.
The above obligation is due and payable on The total unpaid balance secured by this mortga any of the covenants and agreements contained any of the covenants and agreements contained and will be made in accordance with the term Variable Rate: The interest rate on the obligation and a part hereof. IGNATURES: By signing below, I agree to the terms a videncing the secured debt and in any ridars described. IAREN S RADFORD LAREN S RADFORD CKNOWLEDGMENT: STATE OF INDIANA, Lake On this 1278 day of JULY Notary-Public	age at any one time under the terms of the note or load ation secured by this ning the terms under the terms u	shall not exceed a max Dollars & Dol	imum princip 50,000.00 the security edvanced. Futte g the security cording to the e may vary is ck sides of thi receipt of a co	al amount of this mortgage; copy of this s	if not p if not p if age or t are con at obligathis more	aid earlie it THOUSAN us interes o perforr itemplate ation. itgage an strument e.
The above obligation is due and payable on The total unpaid balance secured by this mortga any of the covenants and agreements contained any of the covenants and agreements contained and will be made in accordance with the term Variable Rate: The interest rate on the obligation and a part hereof. IGNATURES: By signing below, I agree to the terms a videncing the secured debt and in any ridars described. IAREN S RADFORD LAREN S RADFORD CKNOWLEDGMENT: STATE OF INDIANA, Lake On this 1278 day of JULY Notary-Public	age at any one time under the terms of the note or load ation secured by this ning the terms under the terms u	shall not exceed a max Dollars & Dol	imum princip 50,000.00 the security edvanced. Futte g the security cording to the e may vary is ck sides of thi receipt of a co	al amount of this mortg debt. attached to the	if not p if not p if age or t are con at obligathis more	aid earlie it THOUSAN us interes o perforr itemplate ation. itgage an strument e.
The above obligation is due and payable on The total unpaid balance secured by this mortga any of the covenants and agreements contained any of the covenants and agreements contained and will be made in accordance with the term Variable Rate: The interest rate on the obligation and a part hereof. IGNATURES: By signing below, I agree to the terms a videncing the secured debt and in any ridars described. IAREN S RADFORD LAREN S RADFORD CKNOWLEDGMENT: STATE OF INDIANA, Lake On this 1278 day of JULY Notary-Public	age at any one time under the terms of the note or load ation secured by this ning the terms under the terms u	shall not exceed a max Dollars is mortgage to protect which the interest rate which the interest rate which the front and ball by me. I acknowledge and acknowledge of the same and acknowledge of the	imum princip 50,000.00 the security advanced. Futig the security advanced. Futig the security advanced for may vary is ck sides of this receipt of a co	al amount of this mortg debt. attached to the	if not p if not	aid earlie it THOUSAN us interes o perform template ation. tgage an

COVENANTS

- 1. Payments: I agree to make all payments on the secured debt when due. Unless we agree otherwise, any payments you receive from me or for my benefit will be applied first to any amounts I owe you on the secured debt exclusive of interest or principal, second, to interest and then to principal. If partial prepayment of the secured debt occurs for any reason, it will not reduce or excuse any subsequently scheduled payment until the secured debt is paid in full.
- 2. Claims against Title. I will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, and other charges relating to the property when due. You may require me to provide to you copies of all notices that such amounts are due and the receipts evidencing my payments. I will defend title to the property against any claims that would impair the lien of this mortgage. You may require me to assign any rights, claims or defenses which I may have against parties who supply labor or materials to improve or maintain the property.
- 3. Insurance. I will keep the property insured under terms acceptable to you at my expense and for your benefit. This insurance will include a standard mortgage clause in your favor. You will be named as loss payee or as the insured on any such insurance policy. Any insurance proceeds may be applied, within your discretion, to either the restoration or repair of the damaged property or to the secured debt. If you require mortgage insurance, I agree to maintain such insurance for as long as you require.
- 4. Property, I will keep the property in good condition and make all repairs reasonably necessary, I will give you prompt notice of any loss or damage to the property.
- 5. Expenses. I agree to pay all your expenses, including reasonable attorneys' fees, if I breach any covenants in this mortgage or in any obligation secured by this mortgage. I will pay these amounts to you as provided in Covenant 10 of this mortgage.
- 6. Default and Acceleration. If I fall to make any payment when due or breach any covenants under this mortgage, any prior mortgage or any obligation secured by this mortgage, you may, at your option, accelerate the maturity of the secured debt and demand immediate payment and exercise any other remedy available to you. You may foreclose this mortgage in the manner provided by law.
- 7. Assignment of Rents and Profits. I assign to you the rents and profits of the property. Unless we have agreed otherwise in writing, I may collect and retain the rents as long as I am not in default. If I default, you may, as provided by law, have the court appoint a receiver and the receiver may take possession and manage the property and collect the rents, income and profits. Any rents you collect shall be applied first to the costs of managing the property, including all taxes; assessments; insurance premiums, repairs, court costs and attorneys fees, commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.
- 8. Prior Security Interests. I will make payments when due and perform all other covenants under any mortgage, deed of trust, or other security agreement that has priority over this mortgage. I will not make or permit any modification or extension of any mortgage, deed of trust or other security interest that has priority over this mortgage or any note or agreement secured thereby without your written consent. I will promptly deliver to you any notices I receive from any person whose rights in the property have priority over your rights.
- 9. Leaseholds; Condominiums; Planned Unit Developments. I agree to comply with the provisions of any lease if this mortgage is on a leasehold; If this mortgage is on a unit in a condominium or a planned unit development, I will perform all of my duties under the covenants; by-laws, or regulations of the condominium or planned unit development.
- 10. Authority of Mortgagee to Perform for Mortgage, It fail to perform any of my duties under this mortgage, or any other mortgage, deed of trust, lien or other security interest that has protify over this mortgage, you may perform the duties or cause them to be performed. You may sign my name or pay any amount if necessary for performance, it any construction on the property is discontinued or not carried on in a reasonable manner, you may do whatever is necessary to protect your security interest in the property. This may include completing the construction.

Your failure to perform will not preclude you framexerclaing any of your other rights under the law or this mortgage:

Any amounts paid by you to protect your security interest will be secured by this mortgage. Such amounts will be due on demand and will bear interest from the date of the payment until paid in full at the interest rate in effect from time to time on the secured debt.

- 11. Inspection. You may enter the property to inspect if you give me notice beforehand. The notice must state the reasonable cause for your inspection.
- 12. Condemnation. I assign to you the proceeds of any award or claim for damages connected with a condemnation or other, taking of all or any part of the property. Such proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior security agreement.
- 13. Waiver, By exercising any remedy available to you, you do not give up your rights to later use any other remedy. By not exercising any remedy, if I default, you do not waive your right to later consider the event a default if it happens again. I waive all rights of valuation and appraisement:
- 14. Joint and Several Liability; Co-signers; Successors and Assigns Bound; All duties under this mortgage are joint and several. If I sign this mortgage but do not sign the secured debt. I do so only to mortgage my interest in the property to secure payment of the secured debt and by doing so, I do not agree to be personally liable on the secured debt. I also agree that you and any party to this mortgage may extend, modify or make any other changes in the terms of this mortgage or the secured debt without my consent. Such a change will not release me from the terms of this mortgage.

The duties and benefits of this mortgage shall bind and benefit the successors and assigns of either or both of us.

15. Notice. Unless otherwise required by law, any notice to me shall be given by delivering it or by mailing it by first class mail addressed to me at the Property Address or any other address that litell you. I will give any notice to you by certified mail to your address on the front side of this mortgage, or to any other address which you have designated.

Any notice shall be deemed to have been given to either of us when given in the manner stated above.

- 16. Transfer of the Property or a Beneficial Interest in the Mortgagor. If all or any part of the property or any interest in it is sold or transferred without your prior written consent, you may demand immediate payment of the secured debt. You may also demand immediate payment if the mortgagor is not a natural person and a beneficial interest in the mortgagor is sold or transferred. However, you may not demand payment in the above situations if it is prohibited by federal law as of the date of this mortgage.
- 17. Release. When I have paid the secured debt in full and all underlying agreements have been terminated, you will, at my request, release this mortgage without charge to me. Except when prohibited by law, I agree to pay all costs to record the release.
- 18. Severability. Any provision or clause of this mortgage or any agreement evidencing the secured debt which conflicts with applicable law will not be effective unless that law expressly or impliedly permits variations by agreement. If any provision or clause of this mortgage or any agreement evidencing the secured debt cannot be enforced according to its terms, this fact will not affect the enforceability of the balance of the mortgage and the agreement evidencing the secured debt.