STATE OF INDIANA SECOND REAL LAKE COUNTY F S

THIS INSTRUMENT (Morgage") WITNESSES: That the undersigned, jointly and severally, ("Morgagors") of the State of Indiana; hereby MORTGAGE and WARRANT to INDIANGE AUTHORITH, Indiana, who rest estate and improvements ("Realt Estate") located in LAKE

Gounty, State of Indiana, more particularly determediting entirely adapted hereto and made a partithereofy together with all rights, privileges, interests; easements, heraditaments, appurtenances, lixtures and improvements now or hereafter belonging; appertaining, attached to, or used in connection with, the Real Estate, and all the rents, issues; income and profits thereof (collective CAMUNITE COLLECTIVE).

This Mortgage is given to secure performance of the provisions hereoftend to secure payment of a certain promissory note (the "Note") of even date herewith, executed and delivered by Mortgagors.

Mortgagors jointly and severally, covenant with Mortgagee as follows:

- 1. Payment of Sums Due. Mortgagors 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, as when the payment(s) thereof become due, all without relief from valuation and appraisement laws and with alterneyal fees.
- 2: No Lieux: Mortgagors shall notipermit any lieu of mechanics or materialmen to attach to and remain on the Mortgaged Property, or any, part thereof for more than 45 days after receiving notice thereof from Mortgagee.
- Repair of Mortgaged Premises; Insurance. Mortgagors shall keep the Mortgaged Property in goodfrepair and shall not commit waste thereon. Mortgagors shall procure and maintain in effect at all times adequate insurance companies acceptable to Mortgagee against loss; damage to, or destruction of the Mortgaged Property because of fire, windstorm or other such hazards in such amounts as Mortgagee may reasonably require from time to time, and all such insurance policies shall contain proper clauses making all proceeds of such policies payable to Mortgagee and Mortgagors as their respective interests may, appear. Upon request; all such policies of insurance shall be delivered to and retained by the Mortgagee untiltindebtedness secured hereby is fully, paid:
- 4. Taxes and Assessments. Mortgagors shall pay all taxes or assessments levied or assessed against the Mortgaged Property, or any part thereof, as and when the same become due and before penalties accrue.
- Advancement to Protect Security. Mortgages may, at its 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 Mortgages shall become a part of the indebtedness secured hereby and shall bear interest from the date or dates of payment at the rate of eighteen percent (18%) per annum. Such sums may include, but are not limited to, insurance premiums; taxes, assessments and liens which may be or become prior and senior to this mortgage as a lien on the Mortgaged Property, or any part thereof, andfall costs, expenses and attorney's fees incurred by Mortgages in respect of any and all legal or equitable proceedings which relate to this Mortgage or to the Mortgaged Property.
- 6. Default by Mortgagor; Remedies of Mortgagee. Upon default by Mortgagor, in any payment provided for hereintor in the Note; or in the performance of any covenant or agreement of Mortgagor hereunder or in the Note, including any other mortgage applicable to the Mortgaged Property, or if Mortgagors shall abandon the Mortgaged Property, then and in any such event, the entire indebtedness secured hereby shall become immediately due and payable at the option of Mortgagee, without notice, and this Mortgage may be foreclosed accordingly. Upon such foreclosure, Mortgagee may obtain appropriate title evidence to the Mortgaged Property, and may add the cost thereof to the principal balance due.
- 7. Non-Waiver; Remedies Cumulative. No delay by Mortgagee in the exercise of any of its rights hereunder shall preclude the exercise thereof so long as Mortgagor is in default hereunder, and no failure of Mortgagee to exercise any of its rights hereunder shall preclude the exercise thereof in the event of a subsequent default by Mortgagor hereunder. Mortgagee may enforce any one or more of its rights or remedies thereunder successively or concurrently.
- Extensions; Reductions; Renewals; Continued Liability of Mortgagor. Mortgage may extend the time for payment of the indebtedness; or reduce the payments thereon, or accept a renewal note or notes thereafter, without consent of any junior lien holder, and without the consent of Mortgagors. 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 Mortgagors to Mortgage.
- 9. Subordination. This Mortgage shall be subordinate only to Mortgagors' purchase money mortgage of even date herewith; the proceeds to which being utilized only to purchase the Mortgage Property.
- 10. General Agreement of Parties. All rights and obligations hereunder shall extend to and be binding upon the several heirs, representatives; successors and assigns of the parties to this Mortgage. When applicable, use of the singular forms of any word also shall mean or apply to the plural and imasculine 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; limitor, construct the contents of such paragraphs.

If the Mortgaged Property is refinanced, sold or otherwise transferred by the undersigned, or if the Mortgaged Property is ever held or used by Mortgagors for the purpose of something other than their principal place of residence, then, notwithstanding the foregoing, any and all amounts outstanding and due immediately to Mortgagee under the Note, shall be due and payable to Mortgagee upon such occurrence.

IN-WITNESS WHI	EREOF, Mortgagor has ex	secuted this Mortgage this 216 t day of APRIL	
Mongagor:	eidiarton	<u> </u>	TO: DR. SUIT.
Signature: ERDN J. E	BRIDEEROOM	Signature:	RETURN THE CAN THE POINT
Printed:		Printed:	- A MANA
STATE OF INDIANA)) \$\$:		0.88 C
COUNTY OF LAKE	_)	Erin J. Bridegro	
execution of the foregoing Mo	ortgage.	County, and State, personally, appeared	who, being first duly sworn, acknowledged
Witness my hand a	nd Notarial Scallthis, 21's	day of 1999-7	
My Commission Expires:		Under Will Obrush	O MERRY
9/17/97		Notary Public Andrea: A. Widlowski	take co. Resident
My County of Residence:	LAKE		
	-	Printed+Name	
This instrument was prepared	by Lante K. Earnest, Esq	., KLIINEMAN! ROSE, and WOLF, P.C., 135 N. Pennsylvan	iia Street, Suite 2100, Indianapolis; Indiana 46204-

This instrument was prepared by Lante K. Earnest, Esq., KliINEMAN! ROSE, and WOLF, P.C., 135 N. Pennsylvania Street, Suite 2100, Indianapolis; Indiana 46204 2456.

12:00

LEGAL DESCRIPTION:

LOT 29, BLOCK 2, PARK MANOR 1ST ADDITION TO GRIFFITH, AS SHOWN: IN PLAT BOOK 28, PAGE 94, IN LAKE COUNTY, INDIANA.



INDIANA HOUSING FINANCE AUTHORITY PROHISSORY NOTE

uorrower's Name(s):	ERIN J. BRUDEGROOM		
Property Address:	533 N. Lindberg Ave	Grussich, IN 46319	Athe "Properv"

This is the Agreement that covers your loan from the INDIANA HOUSING FINANCE AUTHORITY ("IHFA") for the money borrowed pursuant to the FIRST/HOME Single Family Mortgage Loan Program. If you agree to be bound by the promises in this Agreement, sign your name below. If more than one person signs, each will be responsible for repaying the loan in full.

We use the words you and your to mean the Borrower and anyone elue who signs the Agreement. We, us, and our, refer to INFA and its assigns.

PROMISE TO PAY. You promise to pay us or to our order the principal sum of FOURTEEN THOUSAND EIGHT HUNDRED DOLLARS

NO /100 Dollars (14,800.00 without interest on the outstanding principal balances existing from time to time, until Maturity, (defined below) but thereafter or during any period while there exists any uncured default at the rate of eighteen percent (181) per annum together with costs of collection, attorneys fees and without relief from valuation or appraisement laws. (the "Loan"). Payments shall be made as described below.

Principal and interest, if any, shall be paid upon the first to occur of the following:

(i) sale of the Property; (ii) payoff or refinancing of the first mortgage on the Property; or, (lii) your changing your principal place of residence from the Property; ("Maturity"). All payments shall be first applied to interest and the balance; if any; to principal.

This Document is the property of

You agree to make payment In full on or before Maturity.

You are authorizing us to pay, on your behalf, the amount you are borrowing to the company or its agent from whom you are receiving your mortgage loan to purchase the Property for disbursement.

You must make your payment to: IHFA or to anyone to whom this Note: is, sold; or assigned.

The co	PERCENTAGE RATE at of your credit early rate.	FINANCE CHARGE The dollar amount the credit will cost you.	provided tolynulor on your behalf.	TOTAL OF PAYMENTS The amount you will have paid after your have made all payments as scheduled.
×	0%	.00	\$14,800.00	\$ 14,800.00

Payment Schedule:

Number of Payments	Amount of Payments	« When-Poyments Are-Dues,
One (1)	\$14,800.00	Maturity

DENAND FEATURE:

This Loan has a demand feature as follows: (i) sale of the Property; (ii) payoff or refinancing of the first mortgage on the Property; or (iii) your changing your principal place of residence from the Property.

SECURITY: You are giving a security interest in the real estate you are purchasing with this loan-identified above as the Property (the "Montgage"):

ASSIMPTION: Someone: buying this property, cannot assume the remaining balance due, under original mortgage terms

FILING/RECORDING: FEES: S

PREPAYMENT: If you pay off your toan early, you will not have to pay a penality.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.

INARLINGUESON JOY (M

Collateral for the Loan. You are giving us a mortgage/security interest in the Property. If you do not repay this loan or if you breach any promise or agreement you have made with us, the Property may be sold or otherwise disposed of to satisfy this loan.

Finance Charge - Interest - Computations. This is a simple interest boan. Interest, if any, is charged only after Maturity, or during any period ther exists any uncured default on the remaining outstanding balance.

Entire Balance Due. You agree that without giving you any advance notice, we can require you to pay the unpaid balance of your loans at once if: you do not make any payment on time; as promise; in this Agreement, the Mortgage or any other agreement with us related to this loans is broken; you sell, refinance or change your principal residence from the Property. If we require the entire balance to be paid, the amount due will be determined in the same manner as if you prepay the Foam.

Porgiveness of Debt. Provided, prior to Maturity, you are in strict compliance with the terms and conditions of this Note and the Mortgage, upon the expiration of the applicable period of time as provided in Title 24 of the Code of Federal Requisitions, Section 92.254(a), (24 CFR s92.254(a)) (or a successor equivalent period), as amended from time to time, your promise to repay the Loan shall expire and you shall not have any further obligation under the Note or Mortgage.

Change of Address: While any part of our loan to your is unpaid, you promise to tell us in writing before changing your address, or the address where you will be residing.

Assumption: This loan can not be assumed entis

Remedies: If you do not comply with this Agreement, the Property may be sold or otherwise disposed of and the proceeds will be applied to the amount you owe us. If we brings suit against you, a court may award us a judgment against you for the amount you owe plus collection costs including reasonable attorneys' fees.

Additional Terms: Please refer to the Mortgage you are giving us, the additional terms and conditions of which are incorporated herein.

Delay of Enforcement; Reservation of Rights. We can delay enforcing any of our rights under this Agreement any number of times without losing them. We can walve or delay enforcing a right as to one Borrower without waiving it as to any other Borrower. Also, we can release one Borrower from his or her responsibilities under this Agreement without releasing any other Borrower. We may release the security interest in the Property or agree to accept other collateral without releasing you from your obligation to pay this loan. We need not give anyone notice of our waiver, delay or release. We can enforce this agreement against your heirs and legal representatives.

IF YOU HAVE RECEIVED A COMPLETED COPY OF THIS AGREEMENT AND PROMISE TO FULFILL ITS TERMS, PLEASE SIGN BELOW.

Dated this 21st day of APRTS , 1994

ERIN J. BRIDEGROOM

THIS IS A CERTIFIED
THIS IS A CERTIFIED
THIS IS A CERTIFIED
THIS AND EXACT COPY
TRUE A

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