GRANT OF RIGHT TO INSTALL SEWER LINES, CONNECT TO THE SANITARY SEWER SYSTEM OF THE TOWN OF ST. JOHN, AND WAIVER OF RIGHT TO REMONSTRATE AGAINST ANNEXATION

This mutual agreement made this 1th day of November, 1994 between the Town of St. John and/or the St. John Sanitary Sewer District pursuant to motion made, seconded, and duly approved by the St. John Sanitary Sewer District on the 1th day of November, 5th 1994, as Grantor (hereinafter "The Town") and JOHN R. HORNE and Control LUELLA F. HORNE, Husband and Wife, Grantees (hereinafter "The Control Control

WITNESSETH, that for and in consideration of the sum of Twenty-Five Dollars (\$25.00), which sum shall be used to defray the administrative costs of processing this grant by the Sanitary District of the Town of St. John, and other good and valuable consideration, the receipt of which is hereby acknowledged, as more particularly set forth hereinafter, the parties hereby agree as follows:

- 1. The Town gives and grants to the Grantee, the right to connect to sanitary sewer lines in and along public right-of-way and/or easements, owned, dedicated or to be granted to the Town of St. John.
- 2. The Town of St. John will accept such sewers, except local connections, as and for public sewers and will undertake the obligation of maintenance for said public sewers upon inspection and proof of compliance with the laws and statutes of the State of Indiana, including but not limited to the issuance of an SPC-15 permit, unless waived by the Board of Commissioners of the Sanitary District of the Town of St. John, in its sole discretion, and such testing as the superintendent of public works of the Town of St. John may require to insure, compliance with the standards of the

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Town of St. John concerning exfiltration/infiltration, quality of pipe, bedding, water tight condition, inspection, and other requirements of the Town of St. John as more particularly set forth in Ordinance No. 433 of the Town of St. John, Lake County, Indiana adopted the 9th day of February, 1976, the recommended standards for sewage works, 1978 edition as adopted by the Great-Lakes Upper Mississippi Board of State Sanitary Engineers and the Indiana Department of Environmental Management, or any supplement thereto, and the specifications for the construction of sanitary sewerage systems adopted by the St. John Sanitary District, as it may from time to time be amended.

- 3. The Grantee agrees to pay all charges for capacity and connection pursuant to the provisions of Ordinance No. 537 of the Town of St. John, Lake County, Indiana as amended and all user rates prescribed therein as amended.
- 4. In the event the Board of Sanitary Commissioners of the St. John Sanitary District, in their sole discretion, determine that an engineering review of the plans and specifications is required, the grantee shall pay the direct costs and charges for such review by the municipal engineer, using the schedule of rates and charges approved by the Town of St. John and/or the Plan Commission of the Town of St. John for similar engineering services.
- 5. Pursuant to the provisions of I.C. 1971, 36-9-25-14(f), the real estate described in Exhibit "A", attached hereto and made a part hereof (H.I.), (hereinafter "The Real Estate") shall become, upon recordation of this agreement with the recorder of Lake County, a part of the Sanitary District of the Town of St. John, Lake County, Indiana and the Grantees hereby agree to pay any and all ad valorem taxes imposed by the Sanitary District of the Town of St. John, Lake County, Indiana and certified by the State Board

of Tax Commissioners as the lawful tax rate for said district.

- 6. Pursuant to the provisions of I.C. 1971, 36-9-25-14(g) the Grantees hereby agree for themselves, their executors, administrators, heirs, devisees, grantees, successors, and assigns that they will:
 - (A) Neither object to nor file a remonstrance against the proposed annexation of the above-described real estate by the Sanitary District of the Town of St. John within the boundaries of the district
 - (B) Neither object to nor file a remonstrance against the proposed annexation of the above-described real estate by the Town of St.

 John
 - (C) Not appeal from any order or judgment annexing the above-described real estate to the Town of St. John;
 - (D) Not file a complaint or action against any annexation proceedings brought by either the Town of St. John or its Sanitary District.
- 7. That the grantees have provided current evidence of title to the real estate in the form of a recorded mortgage dated as of the 4th day of February, 1993 and hereby certify that grantee has not executed, or permitted anyone in grantee's behalf to execute, any conveyance, or lease of the Real Estate, which is now outstanding or enforceable against the real estate. Grantee has—made no contract to sell all or a part of the Real Estate to any person other than the grantee. Grantee has not given to any person an option, which is presently exercisable, to purchase all or any part of the Real Estate. Grantee represents that the Real Estate is now in the possession of JOHN R. HORNE and LUELLA F. HORNE Husband and Wife as owners and no other person has a right to possession or claims possession of all or any part of the Real Estate.

IN WITNESS WHEREOF the parties have hereunto set their hands and seals this 4th day of November, 1994.

JOHN R. HORNE

LUELLA F. HORNE
"Grantees"

STATE OF INDIANA

COUNTY OF LAKE

Document is

Before me, the undersigned, a Notary Public, in and for said County and State, personally appeared JOHN R. HORNE and LUELLA F. HORNE and who acknowledged the execution of the foregoing agreement to be their voluntary act and deed.

Witness my hand and notarial seal this 16th day of November, 1994.

Notary Public

My Commission Expires: 9-6-97

County of Residence: hake

EUNICE L. MICHALSKI Notary Public, Lake County, Indiana My commission expires Sept. 6, 1997

ATTEST:

- egyer

JERRY RUDY PRESIDENT

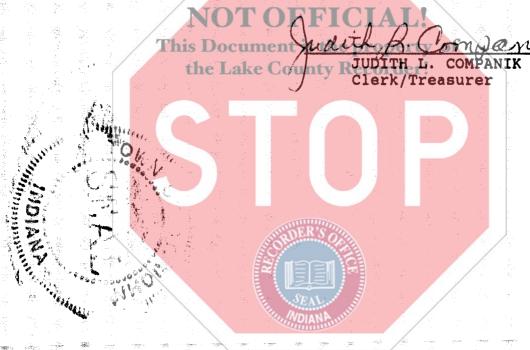
BOARD OF SANITARY COMMISSIONERS

TOWN OF ST. JOHN

JUDITH Z. COMPANIK CLERK/TREASURER

CERTIFICATION

I, Judith L. Companik hereby certify that I am the duly elected, qualified, and acting Clerk-Treasurer of the Town of St. John, Lake County, Indiana, a municipal corporation and that the above and foregoing grant of right to install sewer lines, connect to the Sanitary Sewer system of the Town of St. John, and waiver of right to remonstrate against annexation is a true and accurate copy of such document as it appears in the records of the St. John Sanitary District and the Town of St. John, having been approved by said entities by motion duly made and seconded on the 10th day of November, 1994, and the day of November, 1994 respectively.



This Instrument Prepared By:

Michael L. Muenich Attorney at Law 3235 - 45th Street Highland, Indiana 46322 219/924-2640 AFTER RECORDING MAIL TO:

CENTIER SANK 5191 WEST LINCOLN HUY CROWN POINT, IN 46307

Por \$93010134 2-12-93

LOAN NO. 114254

-[Space Above This Line For Recording Data]-

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on february 4, 1993 . The mortgagor is

("Borrower")

This Security Instrument is given to CENTIER BANK.

which is organized and existing under the laws of the State of Indiana, and whose address is 5191 WEST LINCOLN NUY, CROWN POINT, IN 46307 ("Lender"). Borrower owes Lender the principal sum of Forty five Thousand Dollars and no/100

Pollars (U.S. \$ 45,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on the right of the Note, with Interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in LAKE County, Indiana:

PARCEL 1: LOT 17, MARYDALE SUBDIVISION AS SHOWN IN PLAT BOOK 34, PAGE 71, IN LAKE COUNTY, INDIANA.

PARCEL 2: THE NORTH 144.84 FEET OF THE SOUTH 478.03 FEET OF THE WEST 165 FEET OF THE NORTHEAST QUARTER OF SECTION 30, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE 2ND P. M., IN ST. JOHN TOWNSHIP, LAKE COUNTY, INDIANA.



which has the address of

8614 CHRISTOPHER DRIVE [Street] T. JOHN
[City]

Indiana 46373

("Property Address"):

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully selsed of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

INDIANA-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT ISC/CMDTIN//0491/3015(9-90)-L PAGE 1 OF 6

FORM 3015 9/90

Security Instrument. [Check applice Adjustable Rate Rider Graduated Payment Rider Balloon Rider Other(s) [specify]			ler			Plan		dominium Rider ned Unit Developm Improvement Ride						1-4 Family Rider Blweekly Payment Rider Second Home Rider				
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This instrument was prepared by: Herman W. Stauffer, Senior Vice President of Centier Bank