5						
			¥7.	714		
	٠			25	ж,	
ાશક	×		×		34	
	۰			g?	ď.	
	ì	ä		ď	ij	į
	ì	ř	í		1	į
	Ù	r	١			
	Ĺ	ſ,	١			
	Į	ſ,	١			
	Ļ	(	)			
	ļ	(				
	ļ	,				
		(				
		(				
		(	)	The state of the s		
			)		7	
					71	
					7	
		「				
					7	
					7 1	
					TI STITUTE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO	
					75	
					TI STITE OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF THE PERSON AND ADDRESS OF THE PERSON ADDRESS OF	
	第二 一	() 2000   1000		から から 一般	TI STITE OF THE PARTY OF THE PA	
	の対し、このでは、	「 」 一			TI STILL BUILD	
	ののことを発音					
	の対したを深ら滞	「			Training Court of	
	の対した。	「カラー」 「カー」 「カー」			7 5	
	の一般となる。					
	一 一 一 の 一 一 で の こ					
	の対し、正確に発	「				
	し 一					
	1 の 1 に 1 に 2 に 2 に 2 に 2 に 2 に 2 に 2 に 2 に	「カラリー」 「カー」 「カー 「カー 「カー 「カー 「カー 「カー 「カー 「カー 「カー 「カー 「カー 「カー 「カー 「カー				
	し 一	「12 million   12				
	し、一方のことを発見を持ている。					
	して、一切して、このでは、このでは、このでは、このでは、このでは、このでは、このでは、このでは	「				
	した。一般は、このでは、このでは、このでは、このでは、このでは、このでは、このでは、こので	「 こうし 一世の 一般で こうり				

	Credit Unin May dor. 2476 w. Linion Huy Men
ROBERT L. CARRIEDO ' YVONNE CARRIEDO	ANCO EMP, FED, CREDIT UNION 402 Royal Road Michigan City, IN 46360
MORTGAGOR *I* includes each mortgagor above.	MORTGAGEE "You" means the mortgagee, its successors and assigns.
AL ESTATE MORTGAGE: For value received 1 POPI	ERT L. CARRIEDO AND YVONNE CARRIEDO, HUSBAND AND WIFE
al estate described below and all rights, easements, appur	, mortgage, grant and convey to you on, the tenances, rents, leases and existing and future improvements and fixtures that may now or
anytime in the future be part of the property (all called the *	properly"). IRGINIA STREET
Hobart	(Street) , Indiana 46342
Hobart Lake Shore Subdivision, in recorded in Plat Book 21 page 9, in	thereof, and all of Lot 18 in Block 2 in the City of Hobart, as per plat thereof, n the Office of the Recorder of lake County,
Indiana.	
and the second of the second o	
	ocument is
	COFFICIALI SA THE DE County, Indiana C THE COUNTY Indiana C THE DESCRIPTION OF THE PROPERTY AND THE PROPERTY
	County, Indiana.  cept for encumbrances of record, municipal and zoning ordinance prent taxes and
TLE: I covenant and warrant title to the property, exc.  assessments not yet due and   1/a	ept for encumbrances of record, municipal and zoning ordinance compent taxes and
CURED DEBT: This mortgage secures repayment of the	ne secured debt and the performance of the covenants and agreement contained in the
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable; the future advances designed.	ne secured debt and the performance of the covenants and agreement contained in this perion. Secured debt, as used in this mortgage, includes any amounts it may at any time lower transfer below, any renewal, refinancing, extension or modification of such instrument or scribed below.
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances designed.	ne secured debt and the performance of the covenants and agreement contained in this perion. Secured debt, as used in this mortgage, includes any amounts; may at any time lower to describe below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Iment or agreement secured by this mortgage and the date thereof):
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances deserted the instrument of the secured debt is evidenced by (describe the instrument of the in	ne secured debt and the performance of the covenants and agreement pontal and in this perion. Secured debt, as used in this mortgage, includes any amounts it may at any time own to described below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Internet or agreement secured by this mortgage and the date thereof):  Only note
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destribe the secured debt is evidenced by (describe the instrument of a promisson of the above obligation is due and payable on	ne secured debt and the performance of the covenants and agreement contained in this perion. Secured debt, as used in this mortgage, includes any amounts it may at any time lower at described below, any renewal, refinancing, extension or modification of such inclument or scribed below.  Interpretation of the covenants and agreement contained in this mortgage, includes any amounts it may at any time lower scribed below, any renewal, refinancing, extension or modification of such inclument or scribed below.  In order to the covenants and agreement contained in this mortgage, includes any amounts it may at any time lower to the covenants and agreement contained in this period.
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances deserved debt is evidenced by (describe the instrument of a promissor of the above obligation is due and payable on  The total unpaid balance secured by this mortgage at TWENTY FOUR THOUSAND SEVEN HUNDER	ne secured debt and the performance of the covenants and agreements contained in this perior. Secured debt, as used in this mortgage, includes any amounts it may at any time two stribed below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Interest or agreement secured by this mortgage and the date thereof):  11-28-99  If not paid earlier, any one time shall not exceed a maximum principal amount of the coverage of t
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances deserved debt is evidenced by (describe the instrument of a promissor of the above obligation is due and payable on  The total unpaid balance secured by this mortgage at TWENTY FOUR THOUSAND SEVEN HUNDER	ne secured debt and the performance of the covenants and agreements contained in this perior. Secured debt, as used in this mortgage, includes any amounts I may at apy time two stribed below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Interest or agreement secured by this mortgage and the date thereof):  In not paid earlier, any one time shall not exceed a maximum principal amount of
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destribe the secured debt is evidenced by (describe the instrument or agreement, and, if applicable, the future advances destribe the secured debt is evidenced by (describe the instrument of the secured debt is evidenced by (describe the instrument of the secured debt is evidenced by (describe the instrument of the secured debt is evidenced by (describe the instrument of the secured debt is secured to the secured debt is secured evidences.)  The above obligation is due and payable on	ne secured debt and the performance of the covenants and agreement contained in this perion. Secured debt, as used in this mortgage, includes any amounts it may at apy time twee scribed below, any renewal, refinancing, extension or modification of such inclument or scribed below.  Interest or agreement secured by this mortgage and the date thereof):  OTY NOTE  If not paid earlier, any one time shall not exceed a maximum principal amount of RED TWENTY ONE part of the security of this mortgage or to perform any of the exceed the security of this mortgage or to perform any of the exceed all or part of it may not yet be advanced. Future advances are contemplated and the security and the security and the security of this mortgage or to perform any of the security of this mortgage or to perform any of the security of this mortgage are contemplated and the security and the security of this mortgage are contemplated and the security of the security of this mortgage are contemplated and the security of the security of this mortgage are contemplated and the security of the security of this mortgage are contemplated and the security of the security of this mortgage are contemplated and the security of the security of this mortgage are contemplated and the security of the security of this mortgage are contemplated and the security of the security of the security of this mortgage are contemplated and the security of the security of the security of this mortgage are contemplated and the security of the secu
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destined the instrument of a promissory of the above obligation is due and payable on the total unpaid balance secured by this mortgage at TWENTY FOUR THOUSAND SEVEN HUNDS and all other amounts, plus interest, advanced under covenants and agreements contained in this mortgage.  Future Advances: The above debt is secured every will be made in accordance with the terms of the new Yarlable Rate: The interest rate on the obligation.	ne secured debt and the performance of the covenants and agreements contained in this perion. Secured debt, as used in this mortgage, includes any amounts it may at any time two scribed below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Interest or agreement secured by this mortgage and the date thereof):  If not paid earlier, the tany one time shall not exceed a maximum principal amount of RED TWENTY ONE part of 24,721.43  If not paid earlier, the terms of this mortgage to protect the security of this mortgage or to perform any of the earlier of though all or part of it may not yet be advanced. Future advances are contemplated and note or loan agreement evidencing the secured debt.  Secured by this mortgage may vary according to the terms of that obligation.
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances des The secured debt is evidenced by (describe the instrument or agreement, and, if applicable, the future advances des The secured debt is evidenced by (describe the instrument of the	ne secured debt and the performance of the covenants and agreements contained in this perior. Secured debt, as used in this mortgage, includes any amounts it may at any time two scribed below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Intent or agreement secured by this mortgage and the date thereof):  OTY NOTE  If not paid earlier, at any one time shall not exceed a maximum principal amount of RED TWENTY ONE perior 100 24,721.43  If not paid earlier, the terms of this mortgage to protect the security of this mortgage or to perform any of the earlier of though all or part of it may not yet be advanced. Future advances are contemplated and note or loan agreement evidencing the secured debt.
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destine the secured debt is evidenced by (describe the instrument of a promisson of the secured debt is evidenced by (describe the instrument of the	The secured debt and the performance of the covenants and agreements content of the covenants and agreements of the covenants of the covenants and agreements of the covenants and agreements of the covenants and agreements of the covenants and agreement of the covenants and agreements covenants and agreements covenants and agreement covenants and agreements covenants and agreement covenants and agreement covenants and agreements and agreement covenants and agreements and agreements and agreements covenants
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destine the secured debt is evidenced by (describe the instrument of a promisson of the secured debt is evidenced by (describe the instrument of the	ne secured debt and the performance of the covenants and agreements contemed in this mortgage, includes any amounts it may at any lime byte it described below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Iment or agreement secured by this mortgage and the date thereof):  It any one time shall not exceed a maximum principal amount of RED TWENTY ONE part of the terms of this mortgage to protect the security of this mortgage or to perform any of the entered by this mortgage may vary according to the terms of that obligation.  In secured by this mortgage may vary according to the terms of that obligation.  In the terms under which the interest rate may vary is attached to this mortgage and made a part of the terms under which the interest rate may vary is attached to this mortgage and made a part of the terms under which the interest rate may vary is attached to this mortgage and made a part of the terms under which the interest rate may vary is attached to this mortgage and made a part of the terms under which the interest rate may vary is attached to this mortgage and made a part of the terms under which the interest rate may vary is attached to this mortgage and made a part of the terms of the terms of that obligation.
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destine the secured debt is evidenced by (describe the instrument of a promisson of the secured debt is evidenced by (describe the instrument of the	The secured debt and the performance of the covenants and agreements content of the covenants and agreements of the covenants of the covenants and agreements of the covenants and agreements of the covenants and agreements of the covenants and agreement of the covenants and agreements covenants and agreements covenants and agreement covenants and agreements covenants and agreement covenants and agreement covenants and agreements and agreement covenants and agreements and agreements and agreements covenants
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destine the secured debt is evidenced by (describe the instrument of a promisson of the secured debt is evidenced by (describe the instrument of the	The secured debt and the performance of the covenants and agreements content of the covenants and agreements of the covenants of the covenants and agreements of the covenants and agreements of the covenants and agreements of the covenants and agreement of the covenants and agreements covenants and agreements covenants and agreement covenants and agreements covenants and agreement covenants and agreement covenants and agreements and agreement covenants and agreements and agreements and agreements covenants
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destine the secured debt is evidenced by (describe the instrument of a promisson of the secured debt is evidenced by (describe the instrument of the instrument of the secured debt is evidenced by this mortgage at the total unpaid balance secured by this mortgage at the total unpaid balance secured by this mortgage at the total unpaid balance secured by this mortgage at the total unpaid balance secured by this mortgage at the total unpaid balance secured by this mortgage at the total unpaid agreements contained in this mortgage.  Future Advances: The above debt is secured evident by the made in accordance with the terms of the number of the interest rate on the obligation of the secured debt and in any riders described the secured debt and in any ride	The secured debt and the performance of the covenants and agreements contended in this perion. Secured debt, as used in this mortgage, includes any amounts it may at any time by a scribed below, any renewal, refinancing, extension or modification of such instrument or agreement secured by this mortgage and the date thereof):  The process of this mortgage are a maximum principal amount of the terms of this mortgage to protect the security of this mortgage or to perform any of the entrough all or part of it may not yet be advanced. Future advances are contemplated and to locate or loan agreement evidencing the secured debt.  The terms under which the interest rate may vary is attached to this mortgage and made a part of above and signed by me. I acknowledge receipt of a copy of this mortgage.  The secured by this mortgage may vary according to the terms of that obligation.  The terms under which the interest rate may vary is attached to this mortgage, in any instruments of above and signed by me. I acknowledge receipt of a copy of this mortgage.
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destribe the secured debt is evidenced by (describe the instrument of a promisson of the secured debt is evidenced by (describe the instrument of the secured debt is evidenced by (describe the instrument of the secured debt is evidenced by this mortgage at the secured debt is mortgage at the secured debt and all other amounts, plus interest, advanced under covenants and agreements contained in this mortgage of the secured evidence of the secured evidence of the secured evidence of the secured evidence of the secured debt and agreement containing the hereof.  CERS: Commercial Commercial Commercial Robert L. Carriedo	The secured debt and the performance of the covenants and agreements contained in the period secured debt, as used in this mortgage, includes any amounts I may at apy lime ower it described below, any renewal, refinancing, extension or modification of such inclument or scribed below.  Interest or agreement secured by this mortgage and the date thereof):  The provided secured by this mortgage and the date thereof):  The provided secured by this mortgage and the date thereof):  The terms of this mortgage to protect the security of this mortgage or to perform any of the extension of the provided secured debt.  The terms of this mortgage may vary according to the terms of that obligation.  The terms under which the interest rate may vary is attached to this mortgage and made a part of above and signed by me. I acknowledge receipt of a copy of this mortgage.  The terms under the interest rate of the terms of the total secured to this mortgage.  The terms under which the interest rate may vary is attached to this mortgage, in any instruments of above and signed by me. I acknowledge receipt of a copy of this mortgage.  The provided in the provided in the secured debt.  The provided in the provided in the terms of the provided in the terms of the provided in the terms of the terms of the provided in the terms of the provided in the terms of the terms of the provided in the terms of the provided in the terms of the provided in the terms of the te
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destine the secured debt is evidenced by (describe the instrument of a promisson of the total unpaid balance secured by this mortgage at TWENTY FOUR THOUSAND SEVEN HUNDER and all other amounts, plus interest, advanced under covenants and agreements contained in this mortgage.    Future Advances: The above debt is secured evident by the made in accordance with the terms of the number of the interest rate on the obligation of the number of the interest.    Commercial   Com	The secured debt and the performance of the covenants and agreements contained in this mortgage, includes any amounts it may at any time of scribed below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Intent or agreement secured by this mortgage and the date thereof):  The provided and the performance of the covenants and agreements contained by this mortgage and the date thereof):  The provided and the performance of the covenants and agreement secured by this mortgage and the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the performance of the date thereof):  The provided and the provided and the date thereof):  The provided and the performance of the date thereof):  The provided and thereof and the date thereof):  The provided and the pr
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destribed the secured debt is evidenced by (describe the instrument of a promission of the instrument of a promission of the instrument of the instr	the secured debt and the performance of the covenants and agreement contained in this mortgage, includes any amounts it may at apy time average to debt, as used in this mortgage, includes any amounts it may at apy time average to debt, as used in this mortgage and the date thereof):  It described below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Interest or agreement secured by this mortgage and the date thereof):  It any one time shall not exceed a maximum principal amount of the scribed provided the security of this mortgage or to perform any of the secured this mortgage or to perform any of the secured by this mortgage to protect the security of this mortgage or to perform any of the secured by this mortgage may vary according to the terms of that obligation.  It is and covenants contained on page 1 and 2 of this mortgage, in any instruments of the secured by this mortgage and made a particular of the secured by this mortgage.  It is an additional to the secured debt.  It is an additional to the secured debt.  It is not paid earlier, the terms of that obligation.  It is an additional to the terms of that obligation.  It is an additional to the terms of that obligation.  It is an additional to the terms of the terms of that obligation.  It is not paid earlier, the part of the terms of that obligation.  It is not paid to perform any of the terms of that obligation.  It is not paid to perform any of the terms of that obligation.  It is not paid to perform any of the terms of that obligation.  It is not paid to perform any of the terms of that obligation.  It is not paid to perform any of the terms of that obligation.  It is not paid to perform any of the terms of that obligation.  It is not paid to perform any of the terms of that obligation.  It is not paid to perform any of the terms of that obligation.  It is not paid to perform any of the terms of that obligation and the performance
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destribed the secured debt is evidenced by (describe the instrument of a promission of the instrument of a promission of the instrument of the instr	the secured debt and the performance of the covenants and agreement contained in this mortgage, includes any amounts it may at any time present described below, any renewal, refinancing, extension or modification of such informers or scribed below.  Intent or agreement secured by this mortgage and the date thereof):  In the small not exceed a maximum principal amount of RED TWENTY ONE point 100 24, 721.43, plus interest the terms of this mortgage to protect the security of this mortgage or to perform any of the end though all or part of it may not yet be advanced. Future advances are contemplated and note or loan agreement evidencing the secured debt.  Secured by this mortgage may vary according to the terms of that obligation.  The terms under which the interest rate may vary is attached to this mortgage and made a part of the secured by me. I acknowledge receipt of a copy of this mortgage.  Younge Carriedo  The point is mortgage.  The secured by this mortgage may vary according to the terms of that obligation.  The terms under which the interest rate may vary is attached to this mortgage and made a part of the part of the contemplated on page 1 and 2 of this mortgage, in any instrument of above and signed by me. I acknowledge receipt of a copy of this mortgage.  Younge Carriedo  The point is mortgage in this mortgage.  The provided in this mortgage in the contemplate in the contemplation of such influences.
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances destribed the secured debt is evidenced by (describe the instrument of a promission of the instrument of a promission of the instrument of the instr	the secured debt and the performance of the covenants and agreements contained in this mortgage, includes any amounts) may at any time byte in described below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Interest or agreement secured by this mortgage and the date thereof):  It not paid earlier, it
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances dee The secured debt is evidenced by (describe the instrument of a promisson and appromisson and all other amounts, plus interest, advanced under covenants and agreements contained in this mortgage at TWENTY FOUR THOUSAND SEVEN HUNDER and all other amounts, plus interest, advanced under covenants and agreements contained in this mortgage.    Future Advances: The above debt is secured evidence will be made in accordance with the terms of the number of the number of the interest rate on the obligation.   A copy of the loan agreement containing the hereof.	re secured debt and the performance of the coverants and agreements contesting the perion. Secured debt, as used in this mortgage, includes any amounts it may at applying the scribed below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Interest or agreement secured by this mortgage and the date thereof):  It any one time shall not exceed a maximum principal amount of the period of this mortgage or to perform any of the reterns of this mortgage to protect the security of this mortgage or to perform any of the secured by this mortgage to protect the security of this mortgage or to perform any of the secured by this mortgage may vary according to the terms of that obligation.  In the terms under which the interest rate may vary is attached to this mortgage and made a particular of the secured by this mortgage and made a particular of the secured by this mortgage and made a particular of the secured by the secured by this mortgage and made a particular of the secured by the secured by this mortgage and made a particular of the secured by this mortgage.  In the secured by this mortgage and made a particular of the secured by the secured by this mortgage, in any instrument of above and signed by me. I acknowledge receipt of a copy of this mortgage.  In the secured by this mortgage and made a particular of the secured by the se
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances dee The secured debt is evidenced by (describe the instrument of a promisson and appromisson and all other amounts, plus interest, advanced under covenants and agreements contained in this mortgage at TWENTY FOUR THOUSAND SEVEN HUNDER and all other amounts, plus interest, advanced under covenants and agreements contained in this mortgage will be made in accordance with the terms of the number of	the secured debt and the performance of the covenants and agreements contained in this mortgage, includes any amounts) may at any time byte in described below, any renewal, refinancing, extension or modification of such instrument or scribed below.  Interest or agreement secured by this mortgage and the date thereof):  It not paid earlier.  It not pa
CURED DEBT: This mortgage secures repayment of the mortgage and in any other document incorporated he you under this mortgage, the instrument or agreement agreement, and, if applicable, the future advances deed the secured debt is evidenced by (describe the instrument of the secured debt is evidenced by (describe the instrument of the	the secured debt and the performance of the covenants and agreement content of the performance of the covenants and agreement sport of the performance of the covenants and agreement sport of the performance of the covenants and agreement sport of the performance of the covenants and agreement secured by this mortgage and the date thereof):  11-28-99

## 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 end 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 properly. 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 profisions 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 Mortgagor. If I fail to perform any of my duties under this mortgage, or any other mortgage, deed of trust, lien or other security interest that has priority 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. If 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 from exercising 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 I tell you. I will give any notice to you by certified mail to your address on page 1 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.

(page 2 of 2)