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 ATTN: Debbie Rios Guzman/Loan Processing
 Annisa Culby
 Acting Recorder

190424
 TICOR TITLE INSURANCE
 Crown Point, Indiana

(Space Above This Line for Recording Data)

REAL ESTATE MORTGAGE

Name(s)/Address(es) of Mortgagor(s) Fordrey L. Cody & Edna M. Cody, husband and wife 1966 Van Buren St. Gary, IN 46407			Name/Address of Mortgagee BANK ONE, MERRILLVILLE, NA 1000 East 80th Place Merrillville, IN 46410		
NOTE NUMBER	DATE OF MTG.	MATURITY DATE	LOAN AMOUNT	OFFICE	RENEWAL OF
	12/08/94	12/27/1997	10,101.97	002	
PRINCIPAL AMOUNT					\$ 10,101.97
PROPERTY DESCRIPTION Lot 46, except the South 40 feet thereof, and all of Lot 47 in Block 4 in Andrew Means Park Manor, in the City of Gary, as per plat thereof, recorded in Plat Book 28 page 83, in the Office of the Recorder of Lake County, Indiana					
<p style="text-align: center;">STOP</p> <p style="text-align: center;">This Document is the property of the Lake County Recorder!</p>					
a/k/a: 1966 Van Buren Street, Gary, Indiana 46407					
This mortgage is made on the date noted above between the parties listed above. The Mortgagor(s), having received as consideration the principal amount shown above from the Mortgagee, receipt of which is acknowledged, mortgages, and warrants to the Mortgagee, its successors and assigns, forever, the land and property located and described as noted above, together with all interest in the property, a right, privilege, or improvement belonging to and passable with the property, easements and rights of way of the property, and all buildings and fixtures, all referred to as the "Property." Mortgagor(s) covenant that Mortgagor(s) is lawfully seized 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. Mortgagor(s) warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.					
ADDITIONAL PROVISIONS					
By signing this Mortgage, each Mortgagor acknowledges that all provisions have been read and understood, including those on page two. Signed and sealed by Mortgagor(s):					
X	<i>Fordrey L. Cody</i>	(Seal)	X	(Seal)	Date
	Fordrey L. Cody				
X	<i>Edna M. Cody</i>	(Seal)	X	(Seal)	Date
	Edna M. Cody				
WITNESSED BY					
X			X		
NOTARIZATION					
STATE OF INDIANA COUNTY OF LAKE					
SS:					
The foregoing instrument was acknowledged before me this 8th day of December, 1994					
by: Fordrey L. Cody & Edna M. Cody, husband and wife					
Signature: <i>Francisca Gonzalez</i>			For the County of: LAKE For the State of: INDIANA		
Notary Public's Name: FRANCISCA GONZALEZ			My Commission expires: 2-10-95		
When Recorded Return To: BANK ONE, MERRILLVILLE, NA 1000 East 80th Place Merrillville, IN 46410 Attn: D. Rios Guzman/Loan Proc.			Drafted By/Address Gabe Szoke, An Officer of Bank One, Merr., NA 1000 E. 80th Place Merrillville, IN 46410		

11.00
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PROMISES AND AGREEMENTS

MORTGAGE LOAN AND FUTURE ADVANCES. This Mortgage is given to secure the agreements specified in this Mortgage as well as the Consumer Loan Agreement or other similar writing (called "Consumer Loan Agreement" in this Mortgage) between Mortgagor(s) and Mortgagee of even date. This Mortgage also secures such future Consumer Loan Agreements between Mortgagor(s) and Mortgagee that may be entered into and which specifically reference this Mortgage as the security instrument securing such future Consumer Loan Agreements.

PROMISE TO PAY. The Mortgagor(s) will pay all indebtedness secured by this Mortgage according to the terms of the Consumer Loan Agreement which documents such indebtedness.

INSURANCE AND TAXES. The Mortgagor(s) will keep all of the Property mortgaged in good repair, and will keep it insured for the Mortgagee's protection with an insurer of the Mortgagor(s) choice. The Mortgagor(s) will pay all taxes, assessments, and other charges when they are due.

DUE ON SALE. In the event the Mortgagor(s) shall sell, assign, or otherwise transfer their interest in the Property, whether by deed, contract, or otherwise, such sale or assignment may, at the Mortgagee's option, constitute a default in the Consumer Loan Agreement and subject that agreement to the Mortgagee's right to demand payment in full.

SUPERIOR INDEBTEDNESS. The Mortgagor(s) will pay all mortgage indebtedness to which this Mortgage is secondary, according to the terms of such other obligation(s), and in no way will cause such other indebtedness to be declared in default.

FORECLOSURE COSTS. Mortgagor(s) agree to pay, and this Mortgage shall secure the payment of all costs of foreclosure, including, but not limited to, reasonable attorney fees, costs of abstracts, title insurance, court and advertising costs.

FORECLOSURE BY ADVERTISEMENT AND WAIVERS. If permitted by law, the Mortgagor(s) grant to Mortgagee a power of sale, including any statutory procedure for foreclosure of a mortgage by advertisement, which Mortgagee may use directly or indirectly to sell the mortgaged Property if the Mortgagor(s) default in the payment of any indebtedness secured by this Mortgage or fail to perform any other promise made in this Mortgage or in a Consumer Loan Agreement which documents such indebtedness. The Mortgagor(s) hereby waive and release all rights under any homestead or exemption law, and relinquish all right of curtesy and dower, that might otherwise affect the Property being mortgaged hereunder. If permitted by law, Mortgagor(s) waive any otherwise required notice of: presentment; demand; acceleration; and intent to accelerate.

"If this page is a separate piece of paper, then by initialing, the Borrower(s) acknowledge(s) that this page is page 2 of 2 of the Real Estate Mortgage."

Initials

Initials