REAL ESTATE MORTGAGE

This mortgage made on the 7 day of NOVEMBER 19 5b between RNALD A NOVAK herimitar reterred to as MORTGAGORS, and ASSOCIATES FINANCIAL SERVICES COMPANY OF INDIANA, INC. whose address is 4.20 M SIET ST. MERRILLAYLLEE, IN A6410. hereimater reterred to as MORTGAGEE. WITNESSER'H Mortgagors intolly and severally grant, bargain, sell, convey and mortgage to Mortgage, its successors and assigns, the real property hereimater described as security for the payment of a loan agreement of even date herewith in the amount of \$ 525.18.36 The property hereinater described as security for the payment of a loan agreement of even date herewith in the amount of \$ 525.18.36 The property hereinater described below includes all improvements and fotures now attached logother with sessements, rights, privileges, interests, rents and profits. TO HANE AND TO HOLD the seld property hereinater described, with all the privileges and appurtenances thereunto belonging unito mortgages, its successors and assigns, forever, and Mortgagors hereby coverant that mortgagors are sexed of good and perfect title to said property in the simple and have authority to convey the same, that the title is conveyed to elective. We have a successor and assigns, forever, and Mortgagors hereby coverant that mortgagors are sexed of good and perfect title to said property in the simple and have authority to convey the same, that the title or conveyed is clear, free and unencombered except a hericative appear, and that mortgagors will forever warrant and defend the same unto mortgages against all clears whatever except those prior encumbrances, if any, hericather shown. If mortgagors shall fully perform all the terms and conditions of this mortgage secures, then this mortgage shall be null, void and of no further force and effect. MORTGAGORS AGREE: To keep the mortgaged property, including the bliddings and improvements thereon, fully insured at at times against all hexards with an insurance company authorized to do business in the State of Indiana, acceptab
FINANCIAL SERVICES COMPANY OF INDIANA, INC. Whose address is 4.39 ± 9.15T ST MERRILLVILLE, IN 46410 WITHESSETH: Mortgagors jointly and severally grant, bargain, sell, convey and mortgage to Mortgages, its successors and assigns, the real property hereinafter described as security for the payment of a loan agreement of even date herewith in the amount of \$ 52618, 36 sophish with interest as provided in the loan agreement which has a fain payment date of NOVEMBER 15 WIS 2010 The property hereby mortgaged, and described below, includes all improvements and foutures now attached together with seasoners, rights, privileges, interests, sents and profits. TO HAVE AND TO HOLD the same, that the tils so conveyed is clear, free and unenumbered except he hereinafter and the surface of good and perfect title to said property in hee employed and have authority to convey the same, that the tils so conveyed is clear, free and unenumbered except he hereinafter and that the surface is a conveyed in clear, free and unenumbered except as hereinafter area and that mortgages and have authority to convey the same, that the tils so conveyed is clear, free and unenumbered except as hereinafter area and the terms and conditions of this mortgage and shall pay in full in accordance with its terms, the obligations which this mortgage secures, then this mortgage secures, then this mortgage secures, then this mortgage and shall pay in full in accordance with its terms, the obligations which this mortgage secures, then this mortgage and the contract of the protection of the further force and effect. MORTGAGORS AGREE: To keep the mortgaged property, including the buildings and improvements thereon, fully insured at all times against all characts with an insurance company authorized to do business in the State of Indiana, acceptable to Mortgages, which policy shall contain a loss-payable clause in favor of Mortgages as as interest may appear, and if Mortgagors fails to de so, they hereby authorize Mortgages to insure a contain and acce
WITNESSETH: Mortgagors jointly and severally grant, bargain, sell, convey and mortgage to Mortgagee, its successors and assigns, the real property harsinafter described as security for the payment of a loan agreement of even date herewith in the amount of \$ 50261.36 together with interest as provided in the loan agreement which has a final payment date of NOVEMIER 15 The property hereby mortgaged, and described below, includes all improvements and fatures now attached together with easements, rights, privileges, interests, rents and profits. TO HAVE AND TO HOLD the said property hereinafter described, with all the privileges and appurtenances thereunto belonging unto mortgagee, its successors and assigns, forever, and Mortgagore hereby covenant that mortgagor are esteed of good and perfect title to said property in fee simple and have authority to convey the same, that the title so conveyed to lear, fee and numeroumbered except as hereinafter appears and that mortgagor will forever warrant and defend the same unto mortgagee against all claims whatsoever except those prior encumbrances, it any, hereinafter shown. If mortgagors shall fully perform all the terms and conditions of this mortgage and shall pay in full in accordance with its terms, the obligations which this mortgage secures, then this mortgage ellad be null, void and of no further force and effect. MORTGAGORS AGREE: To keep the mortgaged property, including the buildings and improvements thereon, fully insured at all times against all hazards with an insurance company authorized to do business in the State of Indiana, acceptable to Mortgagee, which policy shall contain a loss-physible clause in havor of Mortgagee and sexting on the force of the protection of the protection of the protection of the sexting the sexting of the protection of the protection of the sexting the sexting of the protection of the protection of the sexting the sexting of the protection of the protection of the sexting the sexting of the protection of the protection of t
properly hereinater described as security for the payment of a loan agreement of even date herewith in the amount of \$ 0.2618.36 together with interest as provided in the loan agreement which has a final payment date of NOVEMBER 15 The properly hereby mortgaged, and described below, includes all improvements and fixtures now attached together with easements, rights, privileges, interests, rents and profits. TO HAVE AND TO HOLD the sediproperty hereinater described, with all the privileges and appurtenances thereunto belonging unto mortgages. Its successors and assigns, forever, and Mortgages hereby coverant that mortgagors are exized of good and perfect title to suid property in fee simple and have surfacinity to convey the seam, but the title so conveyed is clear, free and unencumbered except as hereinather appears and that mortgagors will forever warrant and defend the same undo mortgages explained clears here services those prior encumbrances and that mortgagors will forever warrant and defend the same undo mortgages explained clears which services are serviced to the prior encumbrance of the prior
TO HAVE AND TO HOLD the said properly hersinafter described, with all the privileges and appurtenances thereunto belonging unto mortgages, its successors and assigns, forever, and Montgagors hereby covenant that mortgagors are seized of good and perfect title to said properly in fee simple and have authority to convey the same, that the title so conveyed is clear, free and unencumbered except as hereinafter appears and that mortgagors will forever warrant and defend the same unto mortgages eaters that the same was mortgagors and said and the same unto mortgages generally all the same and conditions of this mortgage and shall pay in full in accordance with its terms, the obligations which this mortgage selects the same and conditions of this mortgage and shall pay in full in accordance with its terms, the obligations which this mortgage selects were the same and conditions of this mortgage and shall pay in full in accordance with its terms, the obligations which this mortgages except, including the buildings and improvements thereon, fully insured at all times against all hazards with an insurance company authorized to do business in the State of Indiana, acceptable to Mortgagos which policy shall contain a loss-spayable clause in favor of Mortgagos as at a instruction and the same unto a state of the same and the same with same and the same and the same and the charge Mortgagos with the premium thereon, or to add each premium to Mortgagos which policy shall contain a loss-spayable clause in favor of Mortgagos as at its interest may appear, and it Mortgagos and to charge Mortgagos with the premium thereon, or to add each premium to Mortgagos and to charge Mortgagos with the premium thereon, or load death premium to Mortgagos and to charge Mortgagos with the premium thereon, or load death premium to Mortgagos and to charge Mortgagos each to exceed the same and
successors and assigns, forever, and Mortgagors hereby covenant that mortgagors are sexed of good and perfect title to said property in its simple and have authority to convey the same, that the title so conveyed is clear, free and unencumbered except as hereinather appears and that mortgagors will forever warrant and defend the same unto mortgages against all claims whatsoever except those prior encumbrances. If any, hereinafter shown. If mortgagors shall fully perform all the terms and conditions of this mortgage and shall pay in full in accordance with its terms, the obligations which his mortgage secures, then this mortgage shall be null, void and of no further force and effect. MORTGAGORS AGREE: To keep the mortgaged property, including the buildings and improvements thereon, fully insured at all times against all hazards with an insurance company authorized to do business in the State of Indiana, acceptable to Mortgagors which policy shall contain a loss-spayable clause in favor of Mortgagors as its interest may appear, and if Mortgagors indebtedness for a period not exceeding the term of such indebtedness and to hortgag Mortgagors with the premium thereon, or to add such premium to Mortgagor's indebtedness of a period not exceeding the term of such indebtedness and to hortgag Mortgagors with the premium thereon, or to add such premium to Mortgagor's indebtedness. If Mortgagors agree to be fully responsible for damago or loss resulting from any cause whatsoever. Mortgagors agree that any sums advanced or expended by Mortgages for the protection or preservation of the property shall be repaid upon demand and if not so paid shall be secured hereby. Mortgagors further agrees. To pay all taxes, assessments, bills for repairs and any other expenses incident to the ownership of the mortgage property when due in order that no lens superior to that of this mortgage, and to pay, when due, all installments of interest and principal on account of any indebtedness which may be secured by a line superior to the lens
MORTGAGORS AGREE: To keep the mortgage shall be null, yold and of no further force and effect. MORTGAGORS AGREE: To keep the mortgaged property, including the buildings and improvements thereon, fully insured at all times against all hazards with an insurance company authorized to do business in the State of Indiana, acceptable to Mortgages, which policy shall contain a loss-psyable clause in favor of Mortgagors as its interest may appear, and if Mortgagor's laid to do so, they hereby authorize Mortgages to insure or renew insurance on said property in a sum not exceeding the amount of Mortgagor's indebtedness for a period not exceeding the term of such indebtedness and to charge Mortgagors with the premium thereon, or to add auch premium to Mortgagor's indebtedness. If Mortgages elects to waive such insurance Mortgagors agree to be fully responsible for damage or loss resulting from any cause whatsoer. Mortgagors agree that any sums advanced or expended by Mortgages for the protection or preservation of the property shall be repaid upon demand and if not so paid shall be secured hereby. Mortgagors truther agree. To pay all taxes, assessments, bills for repairs and any other expenses incident to the ownership of the mortgage and not now existing may be created against the property during the term of this mortgage, and to pay, when due, all installments of interest and principal on account of any indebtedness which may be secured by a lien superior to the lien of this mortgage and existing on the data, fercel, if Mortgagors fail to make any of the foregoing payments, they hereby authorize Mortgagors to pay the same on their behalf, and to charge Mortgagors with the amount so paid, adding the same to Mortgagors indebtedness secured hereby. To exercise due diagence in the operation, management and ecouples of all to date, and in payments, they thereby authorize Mortgagors by the same on their behalf, and to charge Mortgagors with the amount so paid, adding the same to Mortgagor indebtedness secured hereby. To exe
hazards with an insurance company authorized to do business in the State of Indiana, acceptable to Mortgagee, which policy shall contain a loss-payable clause in favor of Mortgagee as its interest may appear, and if Mortgagors fail to do they hereby authorize Mortgagee to insure or renew insurance on said properly in a sum not exceeding the amount of Mortgagor's indebtedness for a period not exceeding the term of such indebtedness and to charge Mortgagors agree to be fully responsible for damage or loss resulting from any cause whatsoever. Mortgagors agree to be fully responsible for damage or loss resulting from any cause whatsoever. Mortgagors gree to be fully responsible for damage or loss resulting from any cause whatsoever. Mortgagors either agree: To pay all taxes, assessments, bills for repairs and any other expenses incident to the ownership of the mortgage property when due in order that no lien superior to that of this mortgage and not now existing may be created against the property during the term of this mortgage, and to pay, when due, all installments of interest and principal on account of any indebtedness which may be secured by a lien superior to the lien of this mortgage and existing on the data-fries of. If Mortgagors fail to make any of the foregoing payments, they hereby authorize Mortgagee to pay the same on their behalf, and to charge Mortgagors with the amount so paid, adding the same to Mortgagor's indebtedness secured hereby. To exercise due diligence in the operation, management and cougation of the todaged property and improvements thereon, and not to commit or allow waste on the mortgaged property and payable and ordinary depreciation excepted. If default be made in the terms or conditioned thought or leads to read again payable and ordinary depreciation excepted. If default be made in the terms or conditioned thought or leads to the read payable and ordinary depreciation excepted. If default be made in the terms or conditioned thought or leads to the language or and ordinary dep
installments when due, or if Mortgagors shall become bankrupt or insolvent, or make an assignment for the benefit of creditors, or have a receiver appointed, or should the mortgaged property or any part thereof be attached, devided upon or selected of if any of the representations, warranties or statements of Mortgagors herein contained be incorrect or if the Mortgagors shall abandon the mortgaged property or sell or attempt to sell all or any part of the same, then the whole amount hereby secured shall be Mortgagors shall be collectible in a suit at law or by foreclosure of this mortgage. In any case, regardless of such enforcement, Mortgagee shall be entitled to the immediate possession of the mortgaged property with the rents, issues, income and profits therefrom, with or without foreclosure or other proceedings. Mortgagors shall pay all costs which may be incurred or paid by Mortgagee in connection with any suit or proceeding to which it may be a party by reason of the execution or existence of this mortgage and in the event of foreclosure of this mortgage, Mortgagors will pay to the Medigage, in addition to taxable costs, and a reasonable fee for the search made and preparation for such foreclosure, together with all other and further appears of foreclosure and sale, including expenses, fees and payments made to prevent or remove the imposition of liens or claims against the property and expenses of upkeep and repair made in order to place the same in a condition to be sold. No failure on the part of Mortgagee to exercise any of its rights hereunder for defaults or breaches of covenant shall be construed to prejudice its rights in the event of any other or subsequent defaults or breaches of covenant, and no delay on the part of Mortgagee in exercising any of sadh rights shall be construed to preclude it from the exercise thereof at any time during the continuance of any such default or breach of coverfaint, and Mortgagee may enforce any one or more remedies hereunder successively or concurrently at its op
rights in the event of any other or subsequent defaults or breaches of covenant, and no delay on the part of Mortgage's in exercising any of each rights shall be construed to preclude it from the exercise thereof at any time during the continuance of any such default or breach of coverant, and Mortgages may enforce any one or more remedies hereunder successively or concurrently at its option. All rights and obligations hereunder shall extend to and be bioding upon the several heirs, successors, executors, administrators and assigns of the parties hereto. The plural as used in this instrument shall include the singular where applicable.
parties hereto. The plural as used in this instrument shall include the singular where applicable.
The plural as used in this instrument shall include the singular where applicable.
The real property hereby mortgaged is located in
follows:
SEE ATTACH DESCRIPTION
ST.
IN WITNESS WHEREOF Mortgagors have executed this mortgage on the day above shown.
Ronald a Movel Shie & March 3 = 322
RONALD A NOVAK MORTGAGOR ALICE A NOVAK ACKNOWLEDGEMENT BY INDIVIDUAL OR PARTNERSHIP BORROWER ACKNOWLEDGEMENT BY INDIVIDUAL OR PARTNERSHIP BORROWER
ACKNOWLEDGEMENT BY INDIVIDUAL OR PARTNERSHIP BORROWER
STATE OF INDIANA, COUNTY OF, SS.
Before me, the undersigned, a notary public in and for said county and state, personally appeared RONALD A NOVAK
AND ALICE A NOVAK and acknowledged in the execution of the foregoing mortgage.
IN WITNESS WHEREOF I have hereunto subscribed my name and affixed my official seal this7 day ofNOVEMBER, 19 95
My Commission Expires: Macle Maller
3-12-97 MARILYN M HUBER/LAKE
NOTARY; PLEASE PRINT NAME AND COUNTY
This instrument was prepared by TV LTCLITCLITC 1
This instrument was prepared by DY HIGHTOWER ASSOCIATES FINANCIAL SERVICES CO., IN 429 West 81 st Avc. P. O. Box 10068 RETENTION COPY (1) Merrillville, IN 46410 24850 (219) 769-3426 CVSH 24850

LEGAL DESCRIPTION

Part of Lot 48 in Bergner & White's Subdivision, Hammond, as per plat thereof, recorded in Plat Book 15, page 20, in the Office of the Recorder of Lake County, Indiana; and a part of the Southwest 1/4 of the Northwest 1/4 of Section 7, Township 36 North, Range 9 West of the 2nd Principal Meridian, in the City of Hammond, Lake County, Indiana, described in one tract as follows: Commencing at the Southeast corner of Lot 48 in Bergner & White's Subdivision, thence run North parallel to the East line of Calumet Avenue 127.07 feet to the South line of 167th. Street; thence run West on the South line of 167th. Street 58.75 feet; thence South parallel to said East line of Calumet Avenue, to a point on the South line of said Lot 48 which is 58.75 feet West of the Southeast corner of said Lot 48 which is 58.75 feet West of the Southeast corner of said Lot 48 which is 58.75 feet West of the Southeast corner of said Lot 48 which is 58.75 feet West of the Southeast corner of said Lot 48 which is 58.75 feet West of the Southeast corner of said Lot 48 which is 58.75 feet West of the Southeast corner of said Lot 48 which is 58.75 feet West of the Southeast corner of said Lot 48 which is 58.75 feet West of the Southeast corner of said Lot 48 which is 58.75 feet West of the Southeast corner of said Lot 48 which is 58.75 feet West of the Southeast corner of said Lot 48 which is 58.75 feet West of the Southeast corner thereof. Or to the place of beginning.

Commonly known as 842 167th street Hamford, is the 324 operty of

