## REAL ESTATE MORTGAGE (INDIANA DIRECT-NOT FOR PURCHASE MONEY)

1975 W. Ridge Pd. Gary 46408 MORTGAGE DATE

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MO	A STATE OF	DAY	and the second second	YEAR

IORTGAGOR(S)	MORTGAGEE		
AME(S)	NAME(S)		ம
Lawrence C. Denham			ဟ
Jean A. Denham			<b>C</b>
husband and wife			0
	CALUMET NATIONAL BANK		ထ
DORESS	ADDRESS		0
3507 W. 20th Ave.	5231 HOHMAN AVE,		
ITY	CITY		<b>-</b> J
Gary	HAMMOND		
DUNTY	COUNTY	STATE	
Lake Indiana	LAKE	INDIANA	
ITNESSETH: JOC1	imentis		
That whereas, in order to evidence their just indeb	otedness to the Mortgagee in the sum of	Twenty Six Thou	isand
Seven Hundred Ninety Four and 20/100-			dol
26,794.20 ) for money loaned by the Mortgagee, th	e Mortgagor(s) executed and delivered	their W	cer
stalment Note & Security Agreement of even date payable as the	reby provided to the order of the Mortga	gee in lawful money of the	United State
merica at the office of the Mortgagee in the City of Hammond, Lake	County, Indiana, with attorney's tees, w	thout relief from valuation	and appraism
ws, and with interest after maturity, until paid; at the rate stated in	the instalment liste & Socurity Agreen	nent of even date, said ind	ebtedses be
lyable as follows:	<b>✓</b>	ing on the 30 th	
In 60 instalments of \$ 446.57	beginn	ing on the 30 ton	day of
		五,	
November 19 95 and cor	ntinuing on the same day of each and eve	ery month thereafter until 6	lly paid.
New therefore, the Mortgagor(s) in consideration of the money of	oncurrently loaned as aforesaid, and in	order to secure the promp	t payment of
istalment Note & Security Agreement, and to better insure the punction indertaken to be performed by the Morgagor(s), do(es) hereby MO	RTGAGE and WARRANT unto the Mor		
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issues and profits thereof, and all buildings and improvements thereon, or that may hereafter be placed thereon; also all the fixtures of every kind and nature necessary or proper for the use and maintenance of said real estate and premises that are now or may hereafter be placed thereon; and, also the right, title, interest and estate of the Mortgagor(s) in and to said premises, hereby releasing and waiving all rights under and by virtue of any and all valuation and appraisement laws of the State of Indiana, and all right to retain possession of said premises after any default in payment of the indebtedness hereby secured, or in any part thereof, or breach of any of the covenants or agreements herein contained.

MOREOVER, the Mortgagor(s) expressly covenant(s) and agree(s) with the Mortgagee as follows, to-wit:

CK# 229475

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 the Mortgagee, which policy shall contain a loss-payable clause in favor of the Mortgagee as its interest may appear, and if the Mortgagor(s) fail to do so, they hereby authorize Mortgagee to insure or renew insurance on said property in a sum not exceeding the amount of indebtedness of the Mortgagor(s) for a period not exceeding the term of such indebtedness and to charge Mortgagor(s) with the premium thereon, or to add such premium to the indebtedness of the Mortgagor(s), and provided, however, that it shall not be obligatory upon the Mortgagee to advance funds for this purpose.

If Mortgagee elects to waive such insurance, Mortgagor(s) agree to be fully responsible for damage or loss resulting from any cause whatsoever, Mortgagor(s) agree that any sums advanced or expended by Mortgagoe for the protection or preservation of the property shall be repaid upon demand and if not so paid shall be secured hereby. Mortgagor(s) further agree, to pay all taxes, assessments, bills for repairs and any other expenses incident to the ownership of the mortgagod 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 instalments 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 date hereof, provided that if Mortgagor(s) fail to make any of the foregoing payments, the Mortgagoe, at its discretion, may pay the same on behalf of the Mortgagor(s) and may charge Mortgagor(s) with the amount so paid, adding the same to the indehtedness of the Mortgagor(s), which is secured hereby, and provided, however, that it shall not be obligatory upon the Mortgagee to advance funds for any of the purposes aforesaid, or to inquire into the validity of such taxes, assessments or special assessments or into the necessity of such repairs, to exercise due diligence in the operation, management and occupation of the mortgaged property and improvements thereon, and not to commit or allow waste on the mortgaged premises, and to keep the mortgaged property in its present condition and repair, normal and ordinary depreciation excepted.

If default be made in the terms of conditions of the debt or debts hereby secured or of any of the terms of this mortgage, or in the payment of any instalments when due, or if the Mortgagor(s) 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, levied upon or seized, or if any of the representations, warranties or statements of Mortgagor(s) herein contained be incorrect or if the Mortgagor(s) 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, at the Mortgagor(s) 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, at the Mortgagor(s) shall be collectible in a suit at law or by foreclosure of this mortgage, in any case, regardless of such enforcement, Mortgagoe shall be entitled to the immediate possession of the mortgaged property with the rents, issues, income and profits the/efrom, with or without foreclosure or other proceedings Mortgagor(s) shall pay all costs, including reasonable attorney's less, expenses of receivership and any additional expenses which may be incurred or paid by Mortgagoe 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. Mortgagor(s) will pay to Mortgagoe in addition to sail a foreclosure, together with all other and further expenses 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 upseep and repair made in order to place the same in a condition to be sold.

No failure on the part of the Mongagee 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 defay on the part of the Montgagee in exercising any of such rights shall be construed to preclude it from the exercise thereof at any time during the continuance of any such default or breach of covenant, and Montgague may enforce any one or more remedies hereunder successively or concurrently at its option.

All rights and obligations hereunder shall extend to and be binding upon the several heirs, successors, executors, administrators and assigns of the parties hereto

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