

Hold: Nancy Kapica

This Indenture Witnesseth, That DEBRA BRADFORD

of LAKE County, in the State of INDIANA
MORTGAGE AND WARRANT to HOME EQUITY USA, INC., A RI CORPORATION

of LAKE County, in the State of INDIANA
the following REAL ESTATE in LAKE County, in the State of Indiana, to wit:

ALL THAT PARCEL OF LAND IN CITY OF HAMMOND, LAKE COUNTY, STATE OF INDIANA, AS MORE FULLY DESCRIBED IN DEED INST #950292,, ID#26-35-288-23 and ID#26-35-288-24, BEING KNOWN AND DESIGNATED AS LOTS 20 AND 21, BLOCK J, RIVERSIDE ADDITION, FILED IN PLAT BOOK 2, PAGE 92.

BY FEE SIMPLE DEED FROM RICHARD N. SARGENT AND DONNA SARGENT A/K/A DONNA J. SARGENT, HUSBAND AND WIFE AS SET FORTH IN INST #950292 DATED 11/09/1987 AND RECORDED 11/17/1987, LAKE COUNTY RECORDS, STATE OF INDIANA.

to secure the payment OCTOBER 13, 1997 become due of TWELVE THOUSAND DOLLARS AND 00/100

97070845

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORDS
97 OCT 14 11 51 AM '97
MORRIS REC'D

And the Mortgagor expressly agree to pay the sums of money above secured, without relief from valuation or appraisal laws; and with attorney's fees, and upon failure to pay any part of the mortgage debt principal or interest, then all of the mortgage debt is at the option of the mortgagee to become due and collectible and this mortgage may be foreclosed accordingly. And it is further agreed that on the failure of the mortgagor to pay any or all of the mortgage debt as it becomes due, and suit should be instituted to foreclose said mortgage, then the mortgagee will be entitled to the possession, rents and profits of said real estate from the time of such default. Said rents to be applied upon said mortgage debt, less cost and expenses, if any there be. And it is further expressly agreed that until all of said mortgage debt shall be paid, said mortgagor shall keep all legal taxes and charges against said premises paid as the same become due, and shall keep the building thereon insured for the benefit of the mortgagee, as interest may appear, to the amount of _____ and failing to do so, said mortgagee may pay said taxes or insurance, and the amount so paid with eight percent interest thereon, shall be a part of _____ debt secured by this mortgage. Said Mortgagors do hereby represent and state that there is no one other than above mortgagor(s) who has (have) had any proprietary right, title or interest in the above described real estate, either directly or indirectly, and that these representations and statements are made under oath to induce the acceptance of this mortgage.

In WITNESS WHEREOF, the Mortgagor has hereunto set her hand and seal this 13th day of October A.D. 19 97.

(Seal)

Debra E Bradford (Seal)
DEBRA BRADFORD

(Seal)

(Seal)

1200

902 #155039

STATE OF INDIANA, LAKE County, ss:

Before me, the undersigned, a Notary Public in and for said County, this 13th day of OCTOBER, 1999, came

DARLENE J. YACK

, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

Darlene J. Yack Notary Public

My Commission expires 3-19-99

ASSIGNMENT OF MORTGAGE

FOR VALUE REVCEIVED, the annexed Mortgage to _____ which is recorded in the office of the Recorder of _____ County, Indiana, in Mortgage Record _____, page _____, and the notes described therein which it secures are hereby assigned and transferred to _____ without recourse upon the mortgage.

Witness the hand and seal of said mortgagee, this _____ day of _____, 19____. _____ (Seal)

STATE OF INDIANA, _____ County, ss:
Before me, the undersigned, a Notary Public in and for said county, this _____ day of _____, 19____, came _____ and acknowledged the execution of the annexed assignment of mortgage.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.
My Commision expires _____ Notary Public

RELEASE OF MORTGAGE

THIS CERTIFIES that the annexed Mortgage to _____ which is recorded in the office of the Recorder of _____ County, Indiana, in Mortgage Record _____, page _____, has been fully paid and satisfied and the same is hereby released.

Witness the hand and seal of said mortgagee, this _____ day of _____, 19____. _____ (Seal)

STATE OF INDIANA, _____ County, ss:
Before me, the undersigned, a Notary Public in and for said county, this _____ day of _____, 19____, came _____ and acknowledged the execution of the annexed release of mortgage.

IN WITNESS WHEREOF, I have hererunto subscribed my name and affixed my official seal.
My Commision expires _____ Notary Public

MORTGAGE

FROM

TO

Received for record this _____ day of _____, 19____, at _____ o'clock _____ m., and recorded in Mortgage Record No. _____ page _____ Recorder _____ County

Fee \$ _____