

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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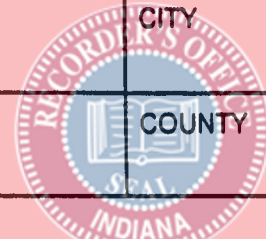
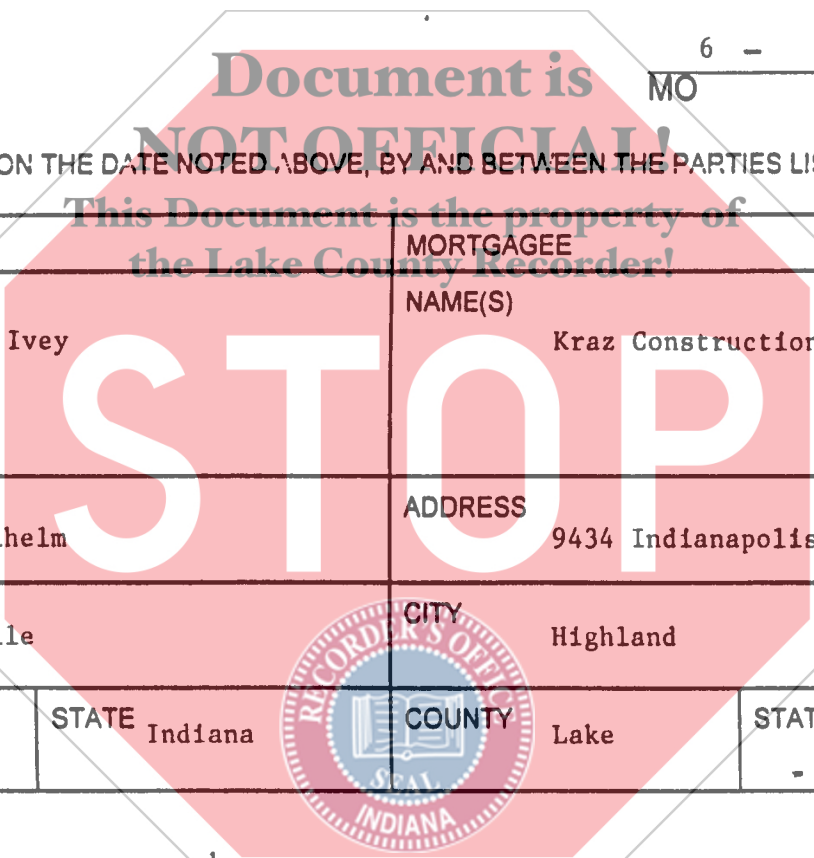
REAL ESTATE MORTGAGE W. CARTER  
(INDIANA INDIRECT-NOT FOR PURCHASE MONEY)

MORTGAGE DATE

6 - 16 - 99  
MO DAY YEAR

THIS INDENTURE MADE ON THE DATE NOTED ABOVE, BY AND BETWEEN THE PARTIES LISTED BELOW,

MORTGAGOR(S)		MORTGAGOR(S)	
NAME(S) Esther J. Ivey		NAME(S) Kraz Construction Co.	
ADDRESS 335 E. Wilhelm		ADDRESS 9434 Indianapolis Blvd.	
CITY Schererville		CITY Highland	
COUNTY Lake	STATE Indiana	COUNTY Lake	STATE Indiana



WITNESSETH:

That whereas, in order to evidence her just indebtedness to the Mortgagee in the sum of Eight Thousand Seven Hundred Fifty Seven and no/100 dollars

(\$ 8,757.00 ) for credit extended by the Mortgagee, the Mortgagor(s) executed and delivered her certain Retail instalment Contract of even date, payable as thereby provided to the order of the Mortgagee in lawful money of the United States of America, with attorney's fees, without relief from valuation and appraisal laws, and with interest after maturity, until paid at the rate stated in the Retail Instalment Contract of even date, said indebtedness being payable as follows:

In 60 instalments of \$ 195.12 beginning 30 days after completion as indicated on the completion certificate and continuing on the same day of each successive month thereafter until fully paid.

Bank Calumet  
5231 Hohman Ave.  
Hammond, IN 46320

15.00  
PIK  
250271

Now therefore, the Mortgagor(s) in consideration of credit concurrently extended as aforesaid, and in order to secure the prompt payment of said Retail Instalment Contract, and to better insure the punctual and faithful performance of all and singular the covenants and agreements herein undertaken to be performed by the Mortgagor(s), do(es) hereby **MORTGAGE** and **WARRANT** unto the Mortgagee, its successors and assigns, all and singular the real estate situate, lying and being in the County of Lake State of Indiana, known and described as follows. to-wit:

**PROPERTY DESCRIPTION**

Lot Six (6) as marked and laid down on the recorded plat of Park Manor 7th Addition to the Towns of Schererville, Lake County, Indiana, as the same appears of Record in Plat Book 30, Page 7 in the Recorder's Office of Lake County, Indiana.

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together with all and singular the tenements, hereditaments, privileges and appurtenances thereunto belonging or in any wise appertaining, and the rents, 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 appraisal 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

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 to 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 Mortgagee for the protection or preservation of the property shall be repaid upon demand and it 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 mortgaged 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 Mortgagee, 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 indebtedness 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, and 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 or 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 Mortgagee's option, become immediately due and payable, without notice or demand, and 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 Mortgagor(s) shall pay all costs, including reasonable attorney's fees, expenses of receivership and any additional expenses 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, Mortgagor(s) will pay to Mortgagee, in addition to taxable costs, a reasonable fee for the search made and preparation for such 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 upkeep and repair made in order to place the same in a condition to be sold

No failure on the part of the 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 the Mortgagee 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 Mortgagee 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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the Lake County Recorder!

STATE OF Indiana )  
COUNTY OF Lake ) ss:

IN WITNESS WHEREOF, said Mortgagor(s) hereunto set hand and seal the day and year first above written

Before me, the undersigned, a Notary Public in and for said County and State on this 16<sup>th</sup> day of June 19 99

Esther J. Ivey (Seal)  
Mortgagor Esther J. Ivey

personally appeared Esther J. Ivey and acknowledged the execution of the above and foregoing mortgage.

\_\_\_\_ (Seal)  
Mortgagor

Witness my Signature and Seal

\_\_\_\_ (Seal)  
Mortgagor

Julie Sifer  
Notary Public

\_\_\_\_ (Seal)  
Mortgagor

My Commission Expires 11-05-2001

This instrument prepared by: J. Dan Shelby, I/L Officer

ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, the UNDERSIGNED, Kraz Construction Co.  
AN Indiana corporation, does hereby sell, assign, transfer and set over and deliver to BANK  
CALUMET, NATIONAL ASSOCIATION a United States Corporation, its successors and assigns, a certain mortgage made,  
executed and delivered by Esther J. Ivey to  
Kraz Construction Co. as mortgagee,  
under date of \_\_\_\_\_, upon the following  
real estate, to wit:

Lot Six (6) as marked and laid down on the recorded plat of Park Manor  
7th Addition to the Towns of Schererville, Lake County, Indiana, as the  
same appears of record in Plat Book 30, Page 7 in the Recorder's Office  
of Lake County, Indiana.

COMMONLY KNOWN AS: 335 E. Wilhelm, Schererville, IN. 46375  
which mortgage or trust deed was filed for record in the OFFICE OF THE \_\_\_\_\_ OF \_\_\_\_\_  
OF Lake County, \_\_\_\_\_ as Document No. \_\_\_\_\_  
on \_\_\_\_\_ or is filed herewith, and which assignor herewith warrants to assignee that the said Mortgage is Free &  
Clear of any and all claims, pledges, apothecations and encumbrances.

IN WITNESS WHEREOF, THE SAID \_\_\_\_\_  
has caused its corporate seal to be hereto affixed and has caused its name to be signed by its President and attested to by its  
Secretary, the 16 day of June 1999.

[Signature] Pres.  
[Signature] Sec.

STATE OF Indiana }  
COUNTY OF Lake } SS:

Before me, a Notary Public, in and for said County and State, this 16 day of June, 1999  
personally appeared the above named Paul Kraszyk as President  
and Wayne Thunberg as Vice President, of Kraz Construction  
to me well known, and acknowledged the above and foregoing assignment.

WITNESS my hand and notarial seal this 16 day of June, 1999.

D  
E  
L  
I  
V  
E  
R  
BANK CALUMET, NATIONAL ASSOCIATION  
P.O. BOX 69  
HAMMOND, IN 46325  
INSTALMENT LOAN DEPT.

[Signature]  
Notary Public  
Julie Fife  
Printed Name

My Commission Expires: 11-05-2001

This instrument prepared by: J. Dan Shelby, I/L Officer