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STATE OF INDIANA
LAKE COUNTY
FILED

2000 024573

2000 APR 11 AM 10:42

RECORDER
OFFICE

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Mail tax bills to:

1324 Tamrack Drive
Munster, IN 46321

WARRANTY DEED

THIS INDENTURE WITNESSETH, That PETER M. SWAN and R. WILMA SWAN, Husband and Wife as
Tenants by Entireties ("Grantor")

of LAKE County in the State of INDIANA

CONVEY(S) AND WARRANT(S) TO STEPHEN E. RATKAY and BARBARA M. RATKAY and KENNETH A. HERITAGE,
as joint tenants with rights of survivorship ("Grantee")

of LAKE County in the State of INDIANA

in consideration of One Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in LAKE County, in the State of Indiana:

The real estate and premises commonly known as 1324 Tamarack Drive, Munster, Lake County, Indiana 46321, more particularly described as follows, to-wit:

LOT 49 IN TWIN CREEK, BLOCK TWO, TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 49, PAGE 1 AND AS AMENDED BY CERTIFICATE OF CORRECTION DATED AUGUST 30, 1978 AND RECORDED OCTOBER 10, 1978 AS DOCUMENT NO. 495144, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX KEY NO.: 28-433-49

Subject to real estate taxes for 1999 payable in 2000, together with delinquency and penalty, if any, and all real estate taxes due and payable thereafter.

Subject to recorded liens, encumbrances, easements, restrictions, ditches and drains, highways and legal rights of way, and matters which would be disclosed by an accurate survey or inspection of the premises.

HOLD FOR FIRST AMERICAN TITLE

F 31319
(Do not mark below this line)

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.

APR 11 2000

PETER BENJAMIN
LAKE COUNTY AUDITOR

16.00
E.P
FA

00658

Dated this 31st day of March, 2000

Peter M. Swan
(Signature)

PETER M. SWAN
(Printed Name)

R. Wilma Swan
(Signature)

R. WILMA SWAN
(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

STATE OF INDIANA COUNTY OF LAKE SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 31st day of March, 2000 personally appeared: PETER M. SWAN and R. WILMA SWAN, Husband and Wife as Tenants by Entireties

and acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: 07/11/01 Signature Beth A. Kolbert

Resident of LAKE County Printed BETH A. KOLBERT, Notary Public

STATE OF _____ COUNTY OF _____ SS:

Before me, the undersigned, a Notary Public in and for said County and State, this _____ day of _____ personally appeared: _____

and acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: _____ Signature _____

Resident of _____ County Printed _____, Notary Public

This instrument prepared by Thomas Hoffman, Esq., Crown Point, IN 46307, Attorney at Law

Attorney No. 7731-45

MAIL TO:

HOLD FOR FIRST TAKE TO REGISTER



STATE OF ILLINOIS
STATE CHURCH

100000024000

Document is
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This Document is the property of
the Lake County Recorder!

STOP

together with all rights, privileges, interest, easements, improvements and fixtures now or hereafter located upon
or appertaining to such real estate (collectively referred to as the "Mortgaged Premises"), and all accretion
issues, income and profits thereof, to secure all obligations of all borrowers ("Borrowers") to Mortgagee
evidenced by the following documents (whether promissory notes, guarantees, letters of credit or other
documents collectively the "Loan Documents"):

a promissory note, dated 04/07/2000, in the amount of \$ 7,800.00
and _____

with terms of payment as provided therein, and all renewals, extensions, amendments and replacements thereof,
together with all other obligations provided for under this Mortgage.

For the purpose of inducing the Mortgagee to make the loan(s) hereby secured, the Mortgagor represents
to the Mortgagee, that Mortgagor is the owner in fee simple of the Mortgaged Premises; that legal title thereto
is free and clear from all encumbrances of whatsoever kind or nature, except current taxes and

and that the Mortgagor has the capacity and the authority to execute this Mortgage.
Mortgagor covenants and agrees with Mortgagee that:
FIRST: Borrowers will pay all indebtedness secured by this Mortgage when due, together with costs of
collection and reasonable attorneys' fees, all without relief from valuation and appraisal laws.
SECOND: Mortgagor shall pay all taxes or assessments levied or assessed against the Mortgaged Premises or
any part thereof when due and before penalties accrue. Also, Mortgagor shall not permit any lien to attach to the
Mortgaged Premises or any part thereof or further encumber the Mortgaged Premises without Mortgagee's prior
written consent.
THIRD: Mortgagor shall keep the Mortgaged Premises in good repair at all times and shall not commit or allow
the commission of waste thereon. Mortgagors shall procure and maintain in effect at all times hazard (fire and
extended coverage) insurance in an amount which is at least equal to the total amount of indebtedness secured
hereby or the replacement value of the Mortgaged Premises, if greater, such insurance to be in amount and
with companies acceptable to Mortgagee and with a standard Mortgagee endorsement in favor of Mortgagee.
FOURTH: Mortgagor may, at its option and from to time, pay all sums of money which in its judgment may be
necessary to perfect or preserve the security intended to be given by this Mortgage. Such sums may include,
but are not limited to, insurance premiums, taxes, assessments and liens which may be or become a lien upon
the Mortgaged Premises or any part thereof and all costs, expenses and attorneys' fees incurred. All sums so
paid shall be credited to the account of the indebtedness secured hereby and payable forthwith by the