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MORTGAGOR'S AFFIDAVIT

The undersigned, being first duly sworn, deposes and says that:

1. We are citizens of the United States, and of legal age.
2. We are the owners of the following described real estate located in Lake 2000 County, Indiana, to wit:

see exhibit "A"

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PETER BENJAMIN
LAKE COUNTY AUDITOR

and we do not know of any facts by reason of which the title to, or possession of, said property might be disputed or questioned or by reason of which any claim to any of said property might be asserted adversely to us.

3. No proceedings in bankruptcy or receivership have ever been instituted by or against us, and we have never made an assignment for the benefit of creditors.
4. We know of no action or proceeding, whatever, which is now pending in any State or Federal Court in the United States, to which we are a party, nor is there any Federal Lien of any kind or nature, whatever which now constitutes a lien or charge upon the above described real estate.
5. We have received no notice from any public authority requiring any improvement, alteration or change to be made in or about said real estate.
6. There are no tenancies or leases pertaining to said real estate.
7. We know of no unpaid bills or claims for labor or services performed or material furnished or delivered during the last sixty (60) days for alterations, repair work or new construction on the above described real estate which will remain unpaid after receipt of the proceeds pursuant to this mortgage loan.
8. There are no chattel mortgages, conditional bills of sale, retention of title agreements, security agreements, financing statements, or personal property leases affecting any fixtures, appliances, or equipment which are now installed in or upon said real estate or the improvements thereon, and all plumbing, heating, lighting, refrigerating, and other equipment are fully paid for, including all bills for the repair thereof.
9. Said real estate is not subject to any rights-of-way, easements, or party walls except those set forth in the title insurance commitment.
10. We have neither actively engaged in nor have any actual knowledge of the use of any portion of the Real Estate as a hazardous substance facility or as a location for hazardous substances within the meaning of the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, 42 U.S.C. Section 9601 et seq., as amended (CERCLA or "Superfund").

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11. We have no actual knowledge of the presence or occurrence on the Real Estate of radon gas to a degree greater than the highest level for human safety as defined by standards of the Environmental Protection Agency.
12. We hereby represent that based upon our best knowledge and belief, and based upon our period of ownership thereof, this Real Estate is not "property" as defined in the Indiana Code 13-7-22.5-6, and has not been used as a landfill or dump, and contains nounderground storage tanks or toxic or hazardous waste or materials, and that no disclosure statement under Indiana Code 13-7-22.5-1, et. seq. (Indiana Responsible Transfer Law), is required for this transaction.

Dated 06/09/00

Garrett Cope
GARRETT COPE

Barbara Cope
BARBARA COPE

Document is NOT OFFICIAL!
This document is the property of
the Lake County Recorder!

STATE OF INDIANA }
COUNTY OF MONROE } SS:

Subscribed and sworn to before me, a Notary Public in and for said County and State this 9th day of June, 2000, at which time GARRETT COPE and BARBARA COPE, as MORTGAGORS, personally appeared and acknowledged the execution of the above and foregoing Mortgagor's Affidavit to be a voluntary act and deed.



Patricia A. Ierino
Patricia A Ierino

My commission expires:

Residing in PORTER County

06/06/07

Notary Public - State of Indiana
My Commission Expires:
June 6, 2007

Notary Public - State of Indiana
My Commission Expires:

Exhibit "A"

LOT 6 IN LAKEWOOD HILLS SECOND ADDITION IN THE CITY OF GARY, AS PER
PLAT THEREOF, RECORDED IN PLAT BOOK 32 PAGE 30, IN THE OFFICE OF THE
RECORDER OF LAKE COUNTY, INDIANA.

