SECOND AND SUBORDINATE MORTGAGE

This mortgage is made by Angela Smith 2221 OHIO STREET, GARY, IN 46407 ("Mortgagor") to FAMILY MANAGEMENT & INVESTMENT LLC with an address of 2404 Marshall Place, Gary, IN 46404 ("Mortgagee).

Mortgagor is indebted to Mortgagee in the principal sum of \$6,000.00 with interest at a rate of 13.990 percent per year; payable as provided in a certain promissory note dated 7-1-00. The terms and conditions of such promissory note are incorporated herein by reference.

Therefore, to secure the payment of the above indebtedness, Mortgagor hereby mortgages and conveys to Mortgagees all the following real estate:

The North 10 Feet of Lot 34, all of Lot 35, and the South 10 Feet of Lot 36, in Block 31, Ironwood Unit "A", in the City of Gary, as per plat thereof, recorded in Plat Book 21, Page 4, in the Office of the Recorder of Lake County, Indiana.

Commonly Known as: 2221 Ohio Street, Gary, Indiana 46407

Tax Unit No.: 25 Key No.: 45-111-35

Subject to: First mortgage to NEW CENTURY MORTGAGE CORPORATION, Successors and/or assigns, in the amount of \$30,000.00.

Subject to all valid easements, rights of way, covenants, conditions, reservations and restrictions of record, if any.

To have and to hold the same, together with all the buildings, improvements and appurtuances belonging thereto, if any, to the Mortgagee and mortgagee's heirs, successors and assigns forever.

Mortgagor covenants with Mortgagee that: # 2000 -049846

1. Mortgagor will promptly pay the above indebtedness when due;

2. Mortgagor will promptly pay and discharge all real estate taxes, assessments and charges assessed upon the property when due, and in default thereof, Mortgagee may pay the same and such amounts will also be secured by this Mortgage.

STATE OF INDIANA

SS

COUNTY OF LAKE

Before me, a Notary Public in and for said Lake County and State of Indiana, personally and affixed her signature hereto.

Witness my hand and Notarial Seal this day of late, 2000

Resident of

My Commission Expires

12-13-2001

Signature Jacquelyn

Drago-Ha

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County

Ac

#2114

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