

THE MORTGAGOR, Roel Ramirez, Jr.  
of the 3869 Marshall Place, Gary in the County of Lake and  
State of Indiana, MORTGAGEE and WARRANTE to Michael J. Anderson  
of the 603 169th Street, Hammond  
County of Lake and State of Indiana, to secure the payment  
of one certain promissory note executed by Ramirez  
bearing even date herewith, payable to the order of

Michael J. Anderson  
603 169th Street  
Hammond, IN 46324

the following described real estate, to wit:

3839-3841-3843-3845 Marshall Place, Gary  
41-49-338-6 thru 41-49-338-9  
Woodlawn 2nd Subdivision Block 9 Lots thru 9

20006 049993

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situated in the County of Lake, in the State of Indiana, hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Indiana, and all right to retain possession of said premises after any default in payment or breach of any of the covenants or agreements herein contained.

If default be made in the payment of the said promissory note, or of any part thereof, or the interest thereon, or any part thereof, at the time and in the manner above specified for the payment thereof, or in case of waste or non-payment of taxes or assessments on said premises, or of a breach of any of the covenants or agreements herein contained, then and in such case the whole of said principal sum and interest, secured by the said promissory note, in this mortgage mentioned, shall thereupon, at the option of the said mortgagee, his heirs, executors, administrators, attorneys or assigns, become immediately due and payable; and this mortgage may be immediately foreclosed to pay the same by said mortgagee, his heirs, executors, administrators, attorneys or assigns; and it shall be lawful for the said mortgagee, his heirs, executors, administrators, attorneys or assigns, to enter into and upon the premises hereby granted, or any part thereof, and to receive and collect all rents, issues and profits thereof.

Upon the filing of any complaint to foreclose this mortgage in any Court having jurisdiction thereof, such Court may appoint \_\_\_\_\_ or any proper person receiver, with power to collect the rents, issues and profits arising out of said premises during the pendency of such foreclosure suit, and until the time to redeem the same from any sale that may be made under any decree foreclosing this mortgage shall expire; and such rents, issues and profits when collected may be applied toward the payment of the indebtedness and costs herein mentioned and described. And upon the foreclosure and sale of said premises, there shall be first paid out of the proceeds of such sale all expenses of advertisement, selling and conveying said premises, and reasonable dollars attorneys' fees, to be included in the decree, and all moneys advanced for taxes, assessments and other liens; then there shall be paid the principal of said note, whether due and payable by the terms thereof or not, and the interest thereon.

Dated this 6th day of April, 2000

(SEAL)

Roel Ramirez Jr. (SEAL)

(SEAL)

This instrument was prepared by (MJA) 603 169th Street Hammond  
(NAME AND ADDRESS)

5911  
12.00  
AM

STATE OF INDIANA )  
COUNTY LAKE ) ss.

I, PETER J. JORDAN, a Notary Public in and for said County, in the State of INDIANA, DO HEREBY CERTIFY that ROEL RAMIREZ JR

personally known to me to be the same person X whose name X XXXXX subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that HE signed, sealed and delivered the said instrument as OF free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal this 06 day of APRIL, 2000, 1900.

(Impress Seal Here)

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Peter J. Jordan  
Notary Public

Commission Expires 12/12/2007

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Real Estate Mortgage

TO

MAIL TO:

GEORGE E. COLE  
LEGAL FORMS