Mortgagor and Mortgagee covenant and agree as follows:

1. PAYMENT OF CONTRACT. Mortgagor shall promptly pay when due the indebtedness evidenced by the Contract, and late charges as provided in the Contract.

2. INSURANCE. Mortgagor shall keep all improvements on said land, now or hereafter erected, constantly insured for the benefit of the Mortgagee against loss by fire, windstorm and such other casualties and contingencies, in such manner and in such companies and for such amounts, not exceeding that amount necessary to pay the sum secured by this Mortgage, and as may be satisfactory to the Mortgagee. Mortgagor shall purchase such insurance, pay all premiums therefor, and shall deliver to Mortgagee such policies along with evidence of premium payment as long as the Contract secured hereby remains unpaid. If Mortgagor fails to purchase such insurance, pay the premiums therefor or deliver said policies along with evidence of payment of premiums thereon, then Mortgagee, at its option, may purchase such insurance. Such amounts paid by Mortgagee shall be added to the Contract secured by this Mortgage, and shall be due and payable upon demand by Mortgagor to Mortgagee.

3 TAXES, ASSESSMENTS, CHARGES. Mortgagor shall pay all taxes, assessments and charges as may be lawfully levied against the Property within thirty (30) days after the same shall become due. In the event that Mortgagor fails to pay all taxes, assessments and charges as herein required, then Mortgagee, at its option, may pay the same and the amounts paid shall be added to the Contract secured by this Mortgage, and shall be due and payable by Mortgagor to Mortgagee upon demand of Mortgagee.

4. PRESERVATION AND MAINTENANCE OF PROPERTY. Mortgagor shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. Upon the failure of the Mortgagor to so maintain the Property, the Mortgagee may, at its option, enter the property and cause reasonable maintenance work to be performed. Any amounts paid by Mortgagee shall be added to the Contract secured by this Mortgage, and shall be due and payable by Mortgagor to Mortgagee upon demand of Mortgagee.

5 WARRANTIES. Mortgagor covenants with Mortgagee that he is seized of the Property in fee simple, has the right to convey the same in fee simple, that title is marketable and free and clear of all incumbrances and that he will warrant and defend the title against the lawful claims of all persons whomsoever, except for the exceptions hereinafter stated. Title to the Property is subject to the following exceptions:

6. WAIVER, it we Mortgagor waives and relinquishes all rights and benefits under the valuation and appraisement laws of any state.

7. PRIOR LIENS. Default under the terms of any instrument secured by a lien to which this Mortgage is subordinate shall constitute default hereunder.

8. TRANSFER OF THE PROPERTY: DUE ON SALE. If the Mortgagor sells or transfers all or part of the Property or any rights in the Property, any person to whom the Mortgagor sells or transfers the Property may take over all of the Mortgagor's rights and obligations under this Mortgage (known as an "assumption of the Mortgage") if certain conditions are met. Those conditions are:

(A) Mortgagor gives Mortgagee notice of sale or transfer;

(B) Mortgagee agrees that the person qualifies under its then usual credit criteria;

(C) The person agrees to pay interest on the amount owed to Mortgagee under the Contract and under this Mortgage at whatever lawful rate Mortgagee requires; and

(D) The person signs an assumption agreement that is acceptable to Mortgagee and that obligates the person to keep all of the promises and agreements made in the Contract and in this Mortgage.

If the Mortgagor sells or transfers the Property and the conditions in A, B, C and D of this section are not satisfied, Mortgagee may require immediate payment in full of the Contract, foreclose the Mortgage, and seek any other remedy allowed by the law. However, Mortgagee will not have the right to require immediate payment in full or any other legal remedy as a result of certain transfers. Those transfers are:

the creation of liens or other claims against the Property that are inferior to this Mortgage, such as other mortgages, materialman's

a transfer of rights in household appliances to a person who provides the Mortgagor with the money to buy these appliances in order to protect that person against possible losses;

(iii) a transfer of the Property to surviving co-owners, following the death of a co-owner, when the transfer is automatic according to

0

(iv) leasing the Property for a term of three (3) years or less, as long as the lease does not include an option to buy

9. ACCELERATION: REMEDIES. Upon Mortgagor's breach of any covenant or agreement of Mortgagor in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Mortgagee prior to acceleration shall mail notice to Mortgagor of the default. If the breach is not cured on or before the date specified in the notice, Mortgagee at Mortgagee's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Mortgagee shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports, all of which shall be additional sums secured by this Mortgage.

10. APPOINTMENT OF RECEIVER. Upon acceleration under paragraph 9 hereof or abandonment of the Property, Mortgagee shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect all rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of the management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

11. ASSIGNMENT. This Mortgage may be assigned by the Mortgagee without consent of the Mortgagor.

	Wilness	1		Mortgagor
	Willies Control			
	Witness	SFAL .		Mortgagor
	Witness	WOIANA		Mortgagor
A	ACKNOWLEDGME	NT BY INDIVIDUAL		
ATE OF INDIANA, COUNTY OF	600x			
	notacy public in and for said county and	state, personally appear	· · · · · · · · · · · · · · · · · ·	DDAR
	S OFFICIAL OF	and acknow	ledged the execution of the	oregoing mortgage.
IN WITNESS WHEREOF, I hav	e mereunto subscribed invitame and at	liged my official seal this.	- 244m) 0	day of
Duly	NOTARY PUBLIC, STATE OF TO PLOT	§ /] +	-	
Commission Expirés:	MY COMMISSION EXPIRES:05/05/04	E Mula		
		2 000	Notary Bublic	
	TRANSFER AND	ASSIGNMENT	ိ ယ	
	County, INDIANA		7;	
	-		CO	
	tioningga barabu iranglara gasia		HAKBUK	
For value received the undersi	gned Mortgagee nereby transiers, assig	ns and conveys unto		
	gned mortgagee nereby transiers, assig			state Mortgage from
FINANCIAL GROUP, LT	all right, title, interest, p	powers and options in, to	and under the within Real Es	state Mortgage from
FINANCIAL GROUP, LI	PDall right, title, interest, p		and under the within Real Es	state Mortgage from
FINANCIAL GROUP, LI KATHERN J. C well as the indebtedness secure	all right, title, interest, policy and thereby.	powers and options in, to	and under the within Real Er) <u></u> (0
FINANCIAL GROUP, LI KATHERN J. C well as the indebtedness secure	all right, title, interest, policy and thereby. gned has hereunto set	powers and options in, to EURO - 4	and under the within Real Es	State Mortgage from
FINANCIAL GROUP, LI KARNICEN J. C. well as the indebtedness secure	all right, title, interest, policy and thereby.	powers and options in, to	and under the within Real Er) <u></u> (0
FINANCIAL GROUP, LI KARNICEN J. C. well as the indebtedness secure	all right, title, interest, policy and thereby. gned has hereunto set	powers and options in, to	and under the within Real Er	S day
FINANCIAL GROUP, LT AND PEN D C well as the indebtedness secure In witness whereof the undersi	all right, title, interest, policy and thereby. gned has hereunto set	powers and options in, to	and under the within Real Er	S AJE C
FINANCIAL GROUP, LT AND PEN D C well as the indebtedness secure In witness whereof the undersi grad, sealed and delivered in the iness:	all right, title, interest, policy and thereby. gned has hereunto set	powers and options in, to	and under the within Real Er	S AJE C
FINANCIAL GROUP, LT AND PEN D C well as the indebtedness secure In witness whereof the undersi Tuly ned, sealed and delivered in th ness:	all right, title, interest, policy and thereby. gned has hereunto set	powers and options in, to	and under the within Real En	S AJE C
FINANCIAL GROUP, LT AND PEN D C well as the indebtedness secure In witness whereof the undersi Tuly ined, sealed and delivered in the ness:	all right, title, interest, policy and thereby. gned has hereunto set	powers and options in, to	and under the within Real Ed	S AJE C

MM

Mortgagor and Mortgagee covenant and agree as follows.

- 1. PAYMENT OF CONTRACT. Mortgagor shall promptly pay when due the indebtedness evidenced by the Contract, and late charges as provided in the Contract.
- 2. INSURANCE. Mortgagor shall keep all improvements on said land, now or hereafter erected, constantly insured for the benefit of the Mortgagee against loss by fire, windstorm and such other casualties and contingencies, in such manner and in such companies and for such amounts, not exceeding that amount necessary to pay the sum secured by this Mortgage, and as may be satisfactory to the Mortgagee. Mortgager shall purchase such insurance, pay all premiums therefor, and shall deliver to Mortgagee such policies along with evidence of premium payment as long as the Contract secured hereby remains unpaid. If Mortgagor fails to purchase such insurance, pay the premiums therefor or deliver said policies along with evidence of payment of premiums thereon, then Mortgagee, at its option, may purchase such insurance. Such amounts paid by Mortgagee shall be added to the Contract secured by this Mortgage, and shall be due and payable upon demand by Mortgager to Mortgagee
- 3 TAXES, ASSESSMENTS, CHARGES. Mortgagor shall pay all taxes, assessments and charges as may be lawfully levied against the Property within thirty (30) days after the same shall become due. In the event that Mortgagor fails to pay all taxes, assessments and charges as herein required, then Mortgagee, at its option, may pay the same and the amounts paid shall be added to the Contract secured by this Mortgage, and shall be due and payable by Mortgagor to Mortgagee upon demand of Mortgagee.
- 4. PRESERVATION AND MAINTENANCE OF PROPERTY. Mortgagor shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. Upon the failure of the Mortgagor to so maintain the Property, the Mortgagee may, at its option. enter the property and cause reasonable maintenance work to be performed. Any amounts paid by Mortgagee shall be added to the Contract secured by this Mortgage, and shall be due and payable by Mortgager to Mortgagee upon demand of Mortgagee
- 5 WARRANTIES. Mortgagor covenants with Mortgagee that he is seized of the Property in fee simple, has the right to convey the same in fee simple, that title is marketable and free and clear of all incumbrances and that he will warrant and defend the title against the lawful claims of all persons whomsoever, except for the exceptions hereinafter stated. Title to the Property is subject to the following exceptions:
 - 6. WAIVER. The Mortgagor waives and relinquishes all rights and benefits under the valuation and appraisement laws of any state.
- 7. PRIOR LIENS. Default under the terms of any instrument secured by a lien to which this Mortgage is subordinate shall constitute default hereunder.
- B. TRANSFER OF THE PROPERTY: DUE ON SALE. If the Mortgagor sells or transfers all or part of the Property or any rights in the Property. any person to whom the Mortgagor sells or transfers the Property may take over all of the Mortgagor's rights and obligations under this Mortgage (known as an "assumption of the Mortgage") if certain conditions are met. Those conditions are:
 - (A) Mortgagor gives Mortgagee notice of sale or transfer;

0

- (B) Mortgagee agrees that the person qualifies under its then usual credit criteria:
- (C) The person agrees to pay interest on the amount owed to Mortgagee under the Contract and under this Mortgage at whatever lawful rate Mortgagee requires; and
- (D) The person signs an assumption agreement that is acceptable to Mortgagee and that obligates the person to keep all of the promises and agreements made in the Contract and in this Mortgage.

If the Mortgagor sells or transfers the Property and the conditions in A, B, C and D of this section are not satisfied. Mortgagee may require immediate payment in full of the Contract, foreclose the Mortgage, and seek any other remedy allowed by the law. However, Mortgagee will not have the right to require immediate payment in full or any other legal remedy as a result of certain transfers. Those transfers are:

- (i) the creation of liens or other claims against the Property that are interior to this Mortgage, such as other mortgages, materialman's
- a transfer of rights in household appliances to a person who provides the Mortgagor with the money to buy these appliances in order
- to protect that person against possible losses; a transfer of the Property to surviving co-owners, following the death of a co-owner, when the transfer is automatic according to
- (iv) leasing the Property for a term of three (3) years or less, as long as the lease does not include an option to buy.
- 9. ACCELERATION: REMEDIES. Upon Mortgagor's breach of any covenant or agreement of Mortgagor in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Mortgagee prior to acceleration shall mail notice to Mortgager of the default. If the breach is not cured on or before the date specified in the notice. Mortgagee at Mortgagee's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Mortgagee shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports, all of which shall be additional sums secured by this Mortgage.
- 10. APPOINTMENT OF RECEIVER. Upon acceleration under paragraph 9 hereof or abandonment of the Property, Mortgagee shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect all rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of the management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums

IN WITHESS WHEREAS A	fortgagors have executed this mortgage or	the day shove shown		
III WITHESS WITEREOF, N	Torigagora have executed this mortgage of	R TOLTHILL	J. Odar	
	Witness	The state of the s	J. 0 000	Mortgago
	Witness			Mortgago
	Witness	· OEAL si		Mortgagor
4	ACKNOWLEDGME	ENT BY INDIVIDUAL		
TATE OF INDIANA, COUNTY	OF COX		8:	
	d, a notacy oublic in and for said county and		KATHLEEN 12C	DAR
	OFFICIAL OF AL	and acknowledge	the execution of the f	oregoing mortgage
IN WITHESS WHEREOF, I	have thereunto subscribed my hame and at	fixed my official seal this	A444) 0	day of
$-\nu \alpha \cdot \alpha$	NOTARY PUBLIC, STATE OF TUTNON	§ / /-	1 10	
ly Commission Expirés:	MY COMMISSION EXPIRES:05/09/04	& Winty 1	(m) 5	
			Notary Public	
	THANSPER AND	D ASSIGNMENT	ω	
	County INDIANA	D ABBIGNMENT	375	
For value received the unde	County, INDIANA		75	
	County, INDIANA	ons and conveys unto <u>HARB</u>	75 OR	tato Mortana from
FINANCIAL GROUP,	County, INDIANA ersigned Mortgagee hereby transfers, assigned LTD, all right, title, interest,	gns and conveys untoHARD powers and options in, to and u	75 OR	tate Mortgage from
FINANCIAL GROUP, Knoth Leen J.	County, INDIANA irsigned Mortgagee hereby transfers, assigned Mortgagee hereby transfers, assigned to the control of the county, INDIANA LTD. all right, title, interest, to the county, INDIANA	ons and conveys unto <u>HARB</u>	75 OR	tate Mortgage from
FINANCIAL GROUP, Kada leen J s well as the indebtedness sec	County, INDIANA irrigned Mortgagee hereby transfers, assigned Mortgagee hereby transfers, assigned to the county in the county i	powers and options in, to and upon EURO - 900	OR nder the within Real Es	tate Mortgage from
FINANCIAL GROUP, Kadh leen J s well as the indebtedness sec In witness whereof the under	County, INDIANA irrigned Mortgagee hereby transfers, assigned from all right, title, interest, and the county interest interest.	gns and conveys untoHARD powers and options in, to and u	OR nder the within Real Es	tate Mortgage from
FINANCIAL GROUP, KATHERN J s well as the indebtedness sec	County, INDIANA irrigned Mortgagee hereby transfers, assigned Mortgagee hereby transfers, assigned to the county in the county i	powers and options in, to and upon EURO - 900	OR nder the within Real Es	tate Mortgage from
FINANCIAL GROUP, Kath leen J s well as the indebtedness second in witness whereof the under	County, INDIANA insigned Mortgagee hereby transfers, assigned Mortgagee hereby transfers, assigned hereby, all right, title, interest, to compare the country of the count	powers and options in, to and upon EURO - 900	OR nder the within Real Es	AT S day
FINANCIAL GROUP, Which I will be the indebtedness second in witness whereof the undebtedness wh	County, INDIANA insigned Mortgagee hereby transfers, assigned Mortgagee hereby transfers, assigned hereby, all right, title, interest, to compare the country of the count	powers and options in, to and upon EURO - 900	OR nder the within Real Es	tate Mortgage from
FINANCIAL GROUP, Which I will be the indebtedness second in witness whereof the undebtedness wh	County, INDIANA insigned Mortgagee hereby transfers, assigned Mortgagee hereby transfers, assigned hereby, all right, title, interest, to compare the country of the count	powers and options in, to and upon EURO - 900	OR nder the within Real Es	ATE OF DAY
FINANCIAL GROUP, KATHERIN D. s well as the indebtedness second in witness whereof the under th	County, INDIANA insigned Mortgagee hereby transfers, assigned Mortgagee hereby transfers, assigned hereby, all right, title, interest, to compare the country of the count	powers and options in, to and upon EURO - 900	OR nder the within Real Es seal, this	ATE OF DAY
FINANCIAL GROUP, Work I see Indebtedness see In witness whereof the under gned, sealed and delivered in itness:	County, INDIANA irrigned Mortgagee hereby transfers, assigned from all right, title, interest, sured thereby. Irrigned has hereunto set hereby. In the presence of:	powers and options in, to and upon EURO - 900	OR nder the within Real Es seal, this	ATE OF DAY
FINANCIAL GROUP, Kach leen J well as the indebtedness sec In witness whereof the unde July gned, sealed and delivered in itness: btary:	County, INDIANA irrigned Mortgagee hereby transfers, assigned from all right, title, interest, sured thereby. Irrigned has hereunto set hereby. In the presence of:	powers and options in, to and up to EURO - 900 hand and to By Tarry . The By Tarr	OR nder the within Real Es seal, this 24 (Title) = 22 23	SATE DAY

25×[