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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MORTGAGE

2000 067939

2000 SEP 19 AM 9:02

This Mortgage (Security Interest) is given on September 14, 2000. The Mortgagor (Borrower) is RANDALL W. BREWER of 7336 New Hampshire Avenue, Hammond, Lake County, Indiana 46323. The Mortgagee (Lender) is MORRIS W. CARTER BEVERLY A. YARUSINSKY of 6825 Forestdale, Hammond, Lake County, Indiana 46323.

Borrower owes Lender the principal sum of Fourteen Thousand Dollars and no cents (\$14,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on November 1, 2005. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the debt; (b) the payment of all other sums, with interest, advanced to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described real estate in Lake County, in the State of Indiana, as follows, to-wit:

A part of the South 1/2 of vacated Block 15 of the South Hammond Addition, being a Subdivision of part of the East 1/2 of Section 12, Township 36 North, Range 10 West of the 2nd Principal Meridian, in the City of Hammond, Lake County, Indiana, more particularly described as follows:

Beginning at a point on the South line of the Northeast 1/4 of said Section 12, said point being 200 feet West of the East line of said Block 15; thence North 166.28 feet parallel with the East line of said vacated Block 15; thence Westerly 107.85 feet to the Easterly line of the Chicago, Indianapolis and Louisville Railroad Right of Way; thence South along the Easterly line of said Railroad 166.28 feet to the South line of said Northeast 1/4 of said Section 12; thence East 107.85 feet to the point of beginning.

Commonly known as: 431 169th Street, Hammond, Indiana
Key no.37-0090-0002

together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

The Borrower expressly agrees to pay the sum of money above secured, without relief from valuation or appraisal laws; and upon failure to pay the Note, or any part of it, at maturity, or the interest on the Note, or any part of it when due, or the taxes and insurance as hereinafter stipulated, then the Note shall be due and collectible, and this Mortgage may be foreclosed accordingly. And it is further expressly agreed, that until all of the Note is paid, the Borrower, RANDALL W. BREWER, will keep all taxes and charges against said premises paid

92-4412 Brewer 1/2


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as they become due, and will keep the buildings thereon insured against loss by fire and hazards for the benefit of the Lender, as his interest may appear and the policy duly assigned to the Lender, in the amount of Fourteen Thousand Dollars and no cents (\$14,000.00), and failing to do so, the Lender, may pay said taxes or insurance, and the amount so paid, with interest at the Note rate, shall be a part of the debt secured by this Mortgage.

This Mortgage lien is subordinate to any other mortgage lien granted to third parties securing the payment of loans given in connection with Borrower's original purchase of the Property from Lender. The Borrower shall not cause any lien other than allowed in this Mortgage to attain priority over this Mortgage lien. If all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may accelerate all payments required by the Note and require immediate payment in full of all sums secured by this Mortgage. Subject to the above, the covenants and agreements of this Mortgage shall bind and benefit the successors and assigns of Lender and Borrower.

By Signing below, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.


RANDALL W. BREWER, Borrower

STATE OF INDIANA)
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 14TH day of SEPTEMBER, 2000, personally appeared RANDALL W. BREWER and acknowledged the execution of the foregoing Mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal.




SUSAN M. DOWNING
Notary (Printed)

My Commission Expires: 4-10-07
My County of Residence: LAKE
LAKE COUNTY, INDIANA

THIS INSTRUMENT PREPARED BY: Joyce J. Pierson, Attorney, PIERSON & ROTZ, 8638
4th Street, Highland, Indiana 46322.