

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2000 OCT 26 AM 9:51

SPACE ABOVE FOR RECORDERS USE

WHEN RECORDED MAIL TO:

COUNTRYWIDE HOME LOANS, INC.  
MSN SV-79 / DOCUMENT CONTROL DEPT  
P.O. BOX 10266  
VAN NUYS, CALIFORNIA 91410-0266

MORRIS W. CARTER  
RECORDER

PARCEL ID #: 142552

2000 Oct 26

LOAN #: 2413240

ESCROW/CLOSING #: H 620004359 Pd g

**MORTGAGE**  
(Line of Credit)

THIS MORTGAGE, dated October 13, 2000, is between  
LARRY P FOLLMER, AND DENISE M FOLLMER,

residing at  
1931 CHURCH STREET, DYER, IN 46311-

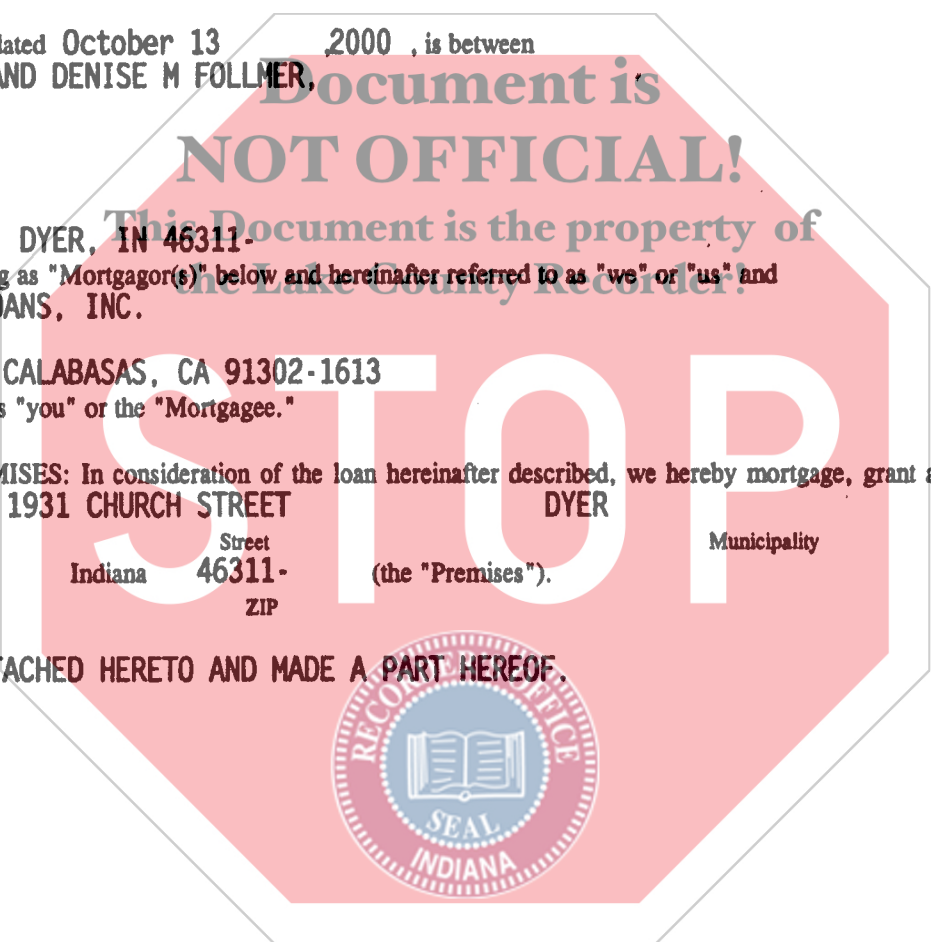
the person or persons signing as "Mortgagor(s)" below and hereinafter referred to as "we" or "us" and  
COUNTRYWIDE HOME LOANS, INC.

with an address at  
4500 PARK GRANADA, CALABASAS, CA 91302-1613  
and hereinafter referred to as "you" or the "Mortgagee."

MORTGAGED PREMISES: In consideration of the loan hereinafter described, we hereby mortgage, grant and convey to  
you the premises located at: 1931 CHURCH STREET DYER

LAKE County Indiana Street 46311- ZIP (the "Premises"). Municipality

and further described as:  
SEE EXHIBIT 'A' ATTACHED HERETO AND MADE A PART HEREOF.



The Premises includes all buildings and other improvements now or in the future on the Premises and all rights and interests which derive from our ownership, use or possession of the Premises and all appurtenances thereto.

LOAN: The Mortgage will secure your loan in the principal amount of \$ 15,000.00 or so much thereof as may be advanced and readvanced from time to time to  
LARRY P FOLLMER  
DENISE M FOLLMER

the Borrower(s) under the Home Equity Credit Line Agreement And Disclosure Statement (the "Note") dated 10/13/2000, plus interest and costs, late charges and all other charges related to the loan, all of which sums are

*Handwritten initials: LPM, DMF*

*Handwritten notes: 23 - DM CT*

Chicago Tide Insurance Company

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LOAN #: 2413240

repayable according to the Note. This Mortgage will also secure the performance of all of the promises and agreements made by us and each Borrower and Co-Signer in the Note, all of our promises and agreements in this Mortgage, any extensions, renewals, amendments, supplements and other modifications of the Note, and any amounts advanced by you under the terms of the section of this Mortgage entitled "Our Authority To You." Loans under the Note may be made, repaid and remade from time to time in accordance with the terms of the Note and subject to the Credit Limit set forth in the Note.

**FUTURE ADVANCES:** This mortgage also secures FUTURE ADVANCES which may be made by MORTGAGEE to MORTGAGOR up to an additional maximum not to exceed \$ 15,000.00

**OWNERSHIP:** We are the sole owner(s) of the Premises. We have the legal right to mortgage the Premises to you.

**BORROWER'S IMPORTANT OBLIGATIONS:**

(a) **TAXES:** We will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. We will not claim any credit on, or make deduction from, the loan under the Note because we pay these taxes and charges. We will provide you with proof of payment upon request.

(b) **MAINTENANCE:** We will maintain the building(s) on the Premises in good condition. We will not make major changes in the building(s) except for normal repairs. We will not tear down any of the building(s) on the Premises without first getting your consent. We will not use the Premises illegally. If this Mortgage is on a unit in a condominium or a planned unit development, we shall perform all of our obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development and constituent documents.

(c) **INSURANCE:** We will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards you may specify. We may choose the insurance company, but our choice is subject to your reasonable approval. The policies must be for at least the amounts and the time periods that you specify. We will deliver to you upon your request the policies or other proof of the insurance. The policies must name you as "mortgagee" and "loss-payee" so that you will receive payment on all insurance claims, to the extent of your interest under this Mortgage, before we do. The insurance policies must also provide that you be given not less than 10 days prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, we shall deliver the policies, certificates or other evidence of insurance to you. In the event of loss or damage to the Premises, we will immediately notify you in writing and file a proof of loss with the insurer. You may file a proof of loss on our behalf if we fail or refuse to do so. You may also sign our name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If you receive payment of a claim, you will have the right to choose to use the money either to repair the Premises or to reduce the amount owing on the Note.

(d) **CONDEMNATION:** We assign to you the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Premises, or part thereof, or for conveyance in lieu of condemnation, all of which shall be paid to you, subject to the terms of any Prior Mortgage.

(e) **SECURITY INTEREST:** We will join with you in signing and filing documents and, at our expense, in doing whatever you believe is necessary to perfect and continue the perfection of your lien and security interest in the Premises.

(f) **OUR AUTHORITY TO YOU:** If we fail to perform our obligations under this Mortgage, you may, if you choose, perform our obligations and pay such costs and expenses. You will add the amounts you advance to the sums owing on the Note, on which you will charge interest at the interest rate set forth in the Note. If, for example, we fail to honor our promises to maintain insurance in effect, or to pay filing fees, taxes or the costs necessary to keep the Premises in good condition and repair or to perform any of our other agreements with you, you may, if you choose, advance any sums to satisfy any of our agreements with you and charge us interest on such advances at the interest rate set forth in the Note. This Mortgage secures all such advances. Your payments on our behalf will not cure our failure to perform our promises in this Mortgage. Any replacement insurance that you obtain to cover loss or damages to the Premises may be limited to the amount owing on the Note plus the amount of any Prior Mortgages.

(g) **PRIOR MORTGAGE:** If the provisions of this paragraph are completed, this Mortgage is subject and subordinate to a prior mortgage dated 08/28/2000 and given by us to COUNTRYWIDE HOME LOANS, INC.

as mortgagee, in the original amount of \$ 60,000.00 (the "Prior Mortgage"). We shall not increase, amend or modify the Prior Mortgage without your prior written consent and shall upon receipt of any written notice from the holder of the Prior Mortgage promptly deliver a copy of such notice to you. We shall pay and perform all of our obligations under the Prior Mortgage as and when required under the Prior Mortgage.

(h) **HAZARDOUS SUBSTANCES:** We shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Premises. We shall not do, nor allow anyone else to do, anything affecting the Premises that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Premises of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Premises. As used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the jurisdiction where the Premises are located that relate to health, safety or environmental protection.

LOAN #: 2413240

(i) **SALE OF PREMISES:** We will not sell, transfer ownership of, mortgage or otherwise dispose of our interest in the Premises, in whole or in part, or permit any other lien or claim against the Premises without your prior written consent.

(j) **INSPECTION:** We will permit you to inspect the Premises at any reasonable time.

**NO LOSS OF RIGHTS:** The Note and this Mortgage may be negotiated or assigned by you without releasing us or the Premises. You may add or release any person or property obligated under the Note and this Mortgage without losing your rights in the Premises.

**DEFAULT:** Except as may be prohibited by applicable law, and subject to any advance notice and cure period if required by applicable law, if any event or condition described in Paragraph 12.A. of the Note occurs, you may foreclose upon this Mortgage. This means that you may arrange for the Premises to be sold, as provided by law, in order to pay off what we owe on the Note and under this Mortgage. If the money you receive from the sale is not enough to pay off what we owe you, we will still owe you the difference which you may seek to collect from us in accordance with applicable law. In addition, you may, in accordance with applicable law, (i) enter on and take possession of the Premises; (ii) collect the rental payments, including over-due rental payments, directly from tenants; (iii) manage the Premises; and (iv) sign, cancel and change leases. We agree that the interest rate set forth in the Note will continue before and after a default, entry of a judgment and foreclosure, subject to the provisions of applicable state law. In addition, you shall be entitled to collect all reasonable fees and costs actually incurred by you in proceeding to foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

**ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER:** As additional security, we assign to you the rents of the Premises. You or a receiver appointed by the courts shall be entitled to enter upon, take possession of and manage the Premises and collect the rents of the Premises including those past due.

**WAIVERS:** To the extent permitted by applicable law, we waive and release any error or defects in proceedings to enforce this Mortgage and hereby waive the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale and homestead exemption.

**BINDING EFFECT:** Each of us shall be fully responsible for all of the promises and agreements in this Mortgage. Until the Note has been paid in full and your obligation to make further advances under the Note has been terminated, the provisions of this Mortgage will be binding on us, our legal representatives, our heirs and all future owners of the Premises. This Mortgage is for your benefit and for the benefit of anyone to whom you may assign it. Upon payment in full of all amounts owing to you under the Note and this Mortgage, and provided any obligation to make further advances under the Note has terminated, this Mortgage and your rights in the Premises shall end.

**NOTICE:** Except for any notice required under applicable law to be given in another manner, (a) any notice to us provided for in this Mortgage shall be given by delivering it or by mailing such notice by regular first class mail addressed to us at the last address appearing in your records or at such other address as we may designate by notice to you as provided herein, and (b) any notice to you shall be given by certified mail, return receipt requested, to your address at

COUNTRYWIDE HOME LOANS, INC.  
4500 PARK GRANADA, CALABASAS, CA 91302-1613

or to such other address as you may designate by notice to us. Any notice provided for in this Mortgage shall be deemed to have been given to us or you when given in the manner designated herein.

**RELEASE:** Upon payment of all sums secured by this Mortgage and provided your obligation to make further advances under the Note has terminated, you shall discharge this Mortgage without charge to us, except that we shall pay any fees for recording of a satisfaction of this Mortgage.

LOAN #: 2413240

GENERAL: You can waive or delay enforcing any of your rights under this Mortgage without losing them. Any waiver by you of any provisions of this Mortgage will not be a waiver of that or any other provision on any other occasion.

THIS MORTGAGE has been signed by each of us on the date first above written.

WITNESS:

\_\_\_\_\_  
*Larry P. Follmer by Denise* (SEAL)  
Mortgagor: LARRY P FOLLMER *Follmer (P.O.A)*

\_\_\_\_\_  
*Denise M. Follmer* (SEAL)  
Mortgagor: DENISE M FOLLMER

Document is  
NOT OFFICIAL!

This Document is the property of  
the Lake County Recorder!

\_\_\_\_\_  
Mortgagor: (SEAL)

\_\_\_\_\_  
Mortgagor: (SEAL)

STATE OF INDIANA,

LAKE

County ss:

On this 13TH day of OCTOBER  
in and for said County, personally appeared

LARRY P. FOLLMER AND DENISE M. FOLLMER

, 2000, before me, the undersigned, a Notary Public

to

, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.  
RESIDENT OF LAKE COUNTY, INDIANA  
My Commission Expires:

*Shirley R. Kasper*  
\_\_\_\_\_  
Notary Public

This instrument was prepared by: V. NEFF

SHIRLEY R. KASPER  
Notary Public, State of Indiana  
County of Lake  
My Commission Expires Jul 31, 2008

Prepared by: V. NEFF

**COUNTRYWIDE HOME LOANS, INC.**

BRANCH #262  
1519 US ROUTE 41, SUITE B-6  
SCHERERVILLE, IN 46375-  
(219)322-2802  
Br Fax No.: (219)322-5538

DATE: 10/13/2000  
CASE #:  
LOAN #: 2413240  
BORROWER: LARRY P FOLLMER  
PROPERTY ADDRESS: 1931 CHURCH STREET  
DYER, IN. 46311-

**LEGAL DESCRIPTION EXHIBIT A**

**LEGAL DESCRIPTION ADDENDUM**

PART OF LOT 2 IN EDGEBROOK ESTATES, A PLANNED UNIT DEVELOPMENT IN THE TOWN OF DYER, INDIANA, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 78 PAGE 71, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA; WHICH PART OF SAID LOT 2 IS DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 2; THENCE SOUTHERLY, ALONG THE WESTERLY LINE OF SAID LOT 2, BEING A CURVE CONCAVE TO THE SOUTHWEST AND HAVING A RADIUS OF 270.20 FEET, AN ARC LENGTH OF 32.71 FEET; THENCE NORTH 73 DEGREES 43 MINUTES 17 SECONDS EAST, A DISTANCE OF 96.37 FEET TO A POINT ON THE CURVED SOUTHWESTERLY RIGHT OF WAY LINE OF THE LOUISVILLE AND NASHVILLE (MONON) RAILROAD; THENCE NORTHWESTERLY ALONG SAID SOUTHWESTERLY RAILROAD LINE, BEING A CURVE CONCAVE TO THE NORTHEAST AND HAVING A RADIUS OF 1942.62 FEET, AN ARC LENGTH OF 44.93 FEET TO THE NORTHEAST CORNER OF SAID LOT 2; THENCE SOUTH 77 DEGREES 32 MINUTES 00 SECONDS WEST, ALONG THE NORTHERLY LINE OF SAID LOT 2, A DISTANCE OF 88.99 FEET TO THE POINT OF BEGINNING.

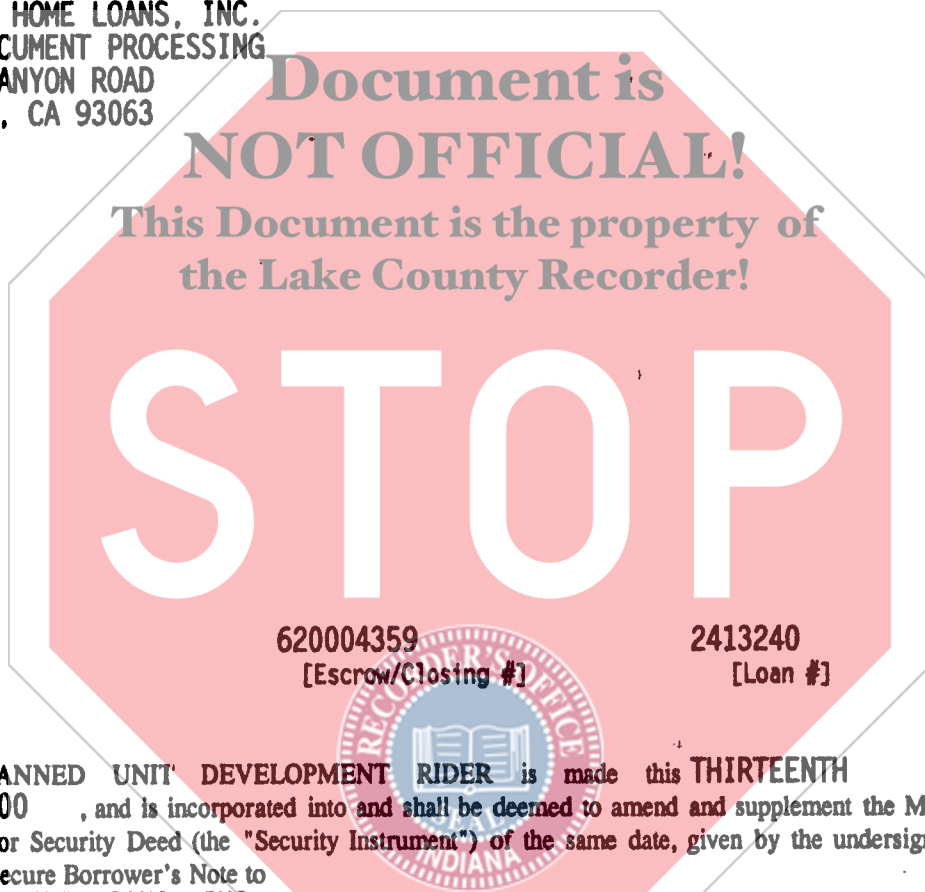


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# PLANNED UNIT DEVELOPMENT RIDER

Return To:  
COUNTRYWIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
1800 TAPO CANYON ROAD  
SIMI VALLEY, CA 93063

Prepared By:  
V. NEFF



THIS PLANNED UNIT DEVELOPMENT RIDER is made this THIRTEENTH day of OCTOBER, 2000, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to COUNTRYWIDE HOME LOANS, INC. (the "Lender") of the same date and covering the property described in the Security Instrument and located at: 1931 CHURCH STREET, DYER, IN 46311- [Property Address]

MULTISTATE PUD RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
Page 1 of 3

7241P-7R (9912) CHL (04/00) VMP MORTGAGE FORMS - (800)521-7291

Initials: *LNJ*  
Form 3150 3/99  
*LOJ*

\*23991\*

\*002413240000002007R\*

LOAN #: 2413240

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in

**THE COVENANTS, CONDITIONS, AND RESTRICTIONS FILED OF RECORD  
THAT AFFECT THE PROPERTY**

(the "Declaration"). The Property is a part of a planned unit development known as  
**EDGEWOOD ESTATES ASSOCIATION**

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the monthly payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

The undersigned hereby certifies that to the best of his knowledge and belief a certain Power of Attorney DRecorded: 10-25-00 as Document No 2000077214 has not been revoked by the death of the Principal, nor by voluntary revocation by the principal

LOAN #: 2413240

F. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

*Larry P. Follmer* by (Seal)  
LARRY P FOLLMER - Borrower

*Denise M. Follmer* (Seal)  
DENISE M FOLLMER - Borrower

*Denise M. Follmer* (Seal)  
DENISE M FOLLMER - Borrower

*Denise M. Follmer* (Seal)  
DENISE M FOLLMER - Borrower

*Denise M. Follmer* (Seal)  
DENISE M FOLLMER - Borrower

*Denise M. Follmer* (Seal)  
DENISE M FOLLMER - Borrower

**Document is NOT VALID!**

This Document is the property of the Lake County Recorder!

**STOP**

RECORDER'S OFFICE  
SEAL  
INDIANA