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MOBISERVICER  
TA/MB#61694010-23008**MORTGAGE****DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated FEBRUARY 13, 2002, together with all Riders to this document.

(B) "Borrower" is DONALD GALE RIGGLE AND MARILYN L. RIGGLE, HUSBAND AND WIFE.

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is SAND RIDGE BANK.

Lender is a CORPORATION

THE STATE OF INDIANA organized and existing under the laws of

P.O. BOX 1929, HIGHLAND, IN 46322. Lender's address is

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated FEBRUARY 13, 2002.

The Note states that Borrower owes Lender NINETY TWO THOUSAND FIVE HUNDRED AND NO/100\* \* \* \* \*

\* \* \* \* \* Dollars (U.S. \$ 92,500.00) plus interest. Borrower has

promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MARCH 1, 2017.

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

Adjustable Rate Rider  
 Balloon Rider  
 1-4 Family Rider

Condominium Rider  
 Planned Unit Development Rider  
 Biweekly Payment Rider

Second Home Rider  
 Other(s) [specify] .....

INDIANA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
 Bankers Systems, Inc., St. Cloud, MN Form MD-1-IN 8/17/2000  
 ref: 1/2001



Form 3015 1/01



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right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the appurtenances, and 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."

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements,

which currently has the address of 720 N. JAY STREET.....  
[Street].....  
GRIFFTITH.....  
[City].....  
Indiana 46319.....  
[Zip Code]

PAGE 83, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA  
SECTION 2, IN THE TOWN OF GRIFFTITH, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 32  
LOT 1 AND THE NORTH 5 FEET OF LOT 2 IN BLOCK 8 IN GREGORY'S GLEN PARK 1ST ADDITION,

**Document is  
NOTARIZED  
in the Lake  
Record**

TRANSFER OF RIGHTS IN THE PROPERTY  
This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the payment of Borrower's costs, expenses and attorney fees under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage Grant and convey to Lender and his successors to Lender (i) the performance of Borrower's covenants and agreements under this Security Instrument and the Note, and (ii) the payment of Borrower's obligations under this Security Instrument and the Note. Lender's successors and assigns, the following described property located in the County of LAKE COUNTY, INDIANA:

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that loan even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "RESPA" refers to all regulations and restrictions that are imposed in regard to a "federally related mortgage successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, Regulation, Real Estate Settlement Procedures Act (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or plus (ii) any amounts under Section 3 of this Security Instrument.

(R) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, or loan.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the property.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, or proceeds paid by any third party other than insurance proceeds paid under the coverage described in Section 5 for: (i) damage to, or destruction of condominium, or (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation, or (iv) misrepresentations of, or omissions as to, the value and/or condition of the property.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organizations.

(H) "Applicable Law" means all controlling rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

**2. Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

**3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for

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connection with the review of any flood zone determination resulting from an objection by Borrower. Lender also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in remapping or similar changes which reasonably might affect such determination or certification. Borrower one-time charge for flood zone determination and certification services and subsequent charges each time Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a which right shall not be exercised unless chosen by Borrower subject to Lender's right to disapprove Borrower's choice, providing the insurance shall be chosen by Lender's right to Lender may require Borrower to pay, in connection with this requires pursuant to the amounts (including deductible levels) and for the periods that Lender requires. What Lender maintained in the amount 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. This insurance shall be property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards 5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the service used by Lender in connection with this Loan.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting Section 4.

which notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on this instrument, If Lender determines that any part of the property is subject to a lien which can attain priority over securities from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) defends against enforcement of the lien in, legal proceedings such in Lender's opinion operate to prevent the Lender, but only so long as Borrower is performing such agreement, (b) contests the lien in good faith by, or Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Borrower items, Borrower shall promptly discharge any lien which has priority over this Security Instrument unless are Escrow items, Borrower shall pay them in the manner provided in Section 3.

Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to Borrower any Funds held by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to RESPA, but in no more than 12 months. Lender shall pay the amount necessary to make up the deficiency in accordance with RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage with RESPA, but in no more than 12 months. Lender shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, and Borrower shall pay to Lender the amount for the excess funds in escrow, as defined under RESPA, Lender shall account to Borrower without charge, an annual account of Funds held in escrow, as defined under RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower without charge, an annual account of the Funds as required by RESPA.

and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower Lender to make such a charge. Unless Lender pays Borrower any interest or Applicable Law permits Lender to be verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender shall not charge Borrower for holding the Funds, annually analyzing the escrow account, or Bank. Lender shall apply the Escrow Items no later than the time specified under RESPA. entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank, Lender shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or without charge, an annual account of the Funds as required by RESPA.

The Funds shall be held in escrow items or otherwise in accordance with Applicable Law. expenses of future Escrow items or otherwise in accordance with RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a Lender can require under Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Escrow Items at any time by a notice given in accordance with Section 3.

Escrow Items at any time under RESPA, and (b) not to exceed the maximum amount a Lender can require under Lender pay to Lender all Funds, and in such amounts, that are then required under this Section 3. Escrow Items at any time under RESPA, Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a Lender can require under Lender may exercise its rights under Section 9 and pay such amount. Lender may revoke the waiver as to any or all Escrow Item, Lender may exercise its rights under Section 9 and pay such amount. Lender shall then be obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an obligation in this Security Instrument, as the phrase "covention and agreement" is used in Section 9. If Borrower is make such payments and to provide receipts shall for all purposes be deemed to be a covention and agreement Lender receives evidence such payment within such time period as Lender may require. Borrower's obligation to any Escrow Items for which payment has been waived by Lender and, if Lender requires, shall furnish to

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

**6. Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

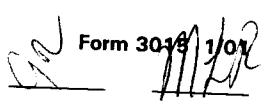
**7. Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

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10. Mortgage Insurance. If Lender requires Mortgage Insurance as a condition of making the Loan, the Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Borrower ceases to be a valuable insured from the Mortgage Insurance provider such insurance will be terminated by Lender to obtain coverage substantially equivalent to the previous coverage previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternative mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance is not available, Borrower shall pay the premiums required to pay to Lender the amount of the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, or such amount as Lender may require to make separate payments that were due when the insurance coverage ceased to be in effect. Lender will not be required to pay non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender can no longer require loss reserves payable by Lender again becomes available, is obtained, and Lender requires separately designated payments to Lender selected by Lender to pay the amount and for the period that Lender requires (in the amount and for the period that Lender requires) provided in the Note.

Mortgage Insurance Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage Insurance evaluates their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements.

These agreements may require the mortgage insurer to make payments using any source of funds that may have available (which may include funds obtained from Mortgage Premiums).

Mortgage Insurance may require the mortgage insurer to make payments using any source of funds that may have available (which may include funds obtained from Mortgage Premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or

**8. Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations included, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence, Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attach priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorney fees to protect its interest in the Property. Securing the Property under this Security instrument to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned off, although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized or of. Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, which such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to be payable, which such interest, upon notice from Lender to Borrower requesting payment.

modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has--if any--with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

**11. Assignment of Miscellaneous Proceeds; Forfeiture.** All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

**12. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of

17. **Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

18. **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in property" means any legal or beneficial interest in the Property, including, but not limited to, those benefits in plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include the corresponding neuter words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

Securities provided by Lender, which can be given effect without the conflict of provisions.

Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this

explicably or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against any provision of this Security Instrument.

This Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in

16. **Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by Applicable Law requiring satisfaction of the Note under this Security Instrument.

Applicable Law requiring satisfaction of the Note under this Security Instrument will receive notice required by Lender. If any notice received by this Security Instrument is also required under Applicable Law, the

notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually mailed to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any

instrument at any one time. Any notice given by deliverying it by first class

of address through that specified procedure. There may be only one designated address under this Security

Lender specifies a procedure for reporting changes of address, then Borrower shall only report a change

notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If

reduces otherwise. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly

to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address by

other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly

in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given by

15. **Notices.** All notices given by Borrower may charge Lender in connection with this Security Instrument must be

given of action Borrower might have arising out of such overcharge.

Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any

prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note).

by making a direct payment to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or

refunded to Borrower. Lender may collect from Borrower which exceeded necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeds permitted limits will be

then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted

limits, if the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that

this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that

the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be

included, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument,

default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument,

assessments of Lender.

14. **Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's

agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and

liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and

obligations under this Security Instrument shall not be released from Borrower's obligations and

subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's

agreements of this Security Instrument shall be joint and several, co-signer's consent.

the terms of this Security Instrument or the Note without the co-signer's consent.

Lender and any other Borrower can agree to extend, modify, forgive or make any accommodations with regard to

Instrument: (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that

only to mortgagee, grant and convey the co-signer's interest under the terms of this Security

this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument

agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs

the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

Security instrument of payment from third persons, entities or Successors in Interest of Borrower or in amounts less than

acceptance of payments by Lender in exercising any right or remedy including, without limitation, Lender's

Securities instrument by reason of any demand made by the original Borrower or any Successors in Interest of

Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's

Securities instrument by reason of any demand made by the original Borrower or any Successors in Interest of

the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. **Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and

agreements that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs

the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

Securities instrument or otherwise modify amortization of the sums secured by this

Securities instrument by reason of any demand made by the original Borrower or any Successors in Interest of

Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's

Securities instrument by reason of any demand made by the original Borrower or any Successors in Interest of

Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's

Securities instrument by reason of any demand made by the original Borrower or any Successors in Interest of

Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's

Securities instrument by reason of any demand made by the original Borrower or any Successors in Interest of

Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's

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Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's

Securities instrument by reason of any demand made by the original Borrower or any Successors in Interest of

Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's

interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

**21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes 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; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

MARTIN L. RIGGLE  
DONALD GALE RIGGLE  
Donald Gale Riggle  
Borrower  
(Seal).....  
MARTIN L. RIGGLE  
Borrower  
(Seal).....

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Borrower shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the date required to cure the default; (b) the date Borrower must be cured; and (c) a date, not less than 30 days from the date the notice is given to action under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the date Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to remit state after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may accelerate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorney fees and costs of title evidence.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Waiver of Valuation and Appraisement. Borrower waives all right of valuation and appraisement.

Borrower shall not cause or permit the presence, use, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding sentence shall apply to the storage of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, other action by any governmental authority agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (c) any investigation, claim, demand, lawsuit or proceeding of any kind against Borrower for damages resulting from the presence, use, storage, or release of any Hazardous Substance.

Borrower shall promptly give Lender notice of (a) any investigation, claim, demand, lawsuit or proceeding of any kind against Borrower for damages resulting from the presence, use, storage, or release of any Hazardous Substance.

Nothing herein shall create any obligation on Lender for an Environmental Clean-up.

(page 11 of 11 pages)

Form 3015-1/01

County, Indiana

Resident of LAKE

This instrument was prepared by:

WILLIAM M. WINTERHALER, SENIOR VICE PRESIDENT

## Document is NOT OFFICIAL!

This Document is the property of  
the Lake County Recorder!

Notary Public  
MICHELLE L BANASIAK  
NOTARY PUBLIC STATE OF INDIANA  
LAKE COUNTY  
MY COMMISSION EXP. JULY 20, 2006

My commission expires:

WITNESS my hand and official seal.

Before me, ...., a Notary Public this 13TH day of FEBRUARY, 2002  
I acknowledge the execution of the annexed mortgage.  
RIGEL E. HUSBAND AND WIFE

Countss:

[Space Below This Line For Acknowledgment]



LAKE

STATE OF INDIANA, LAKE