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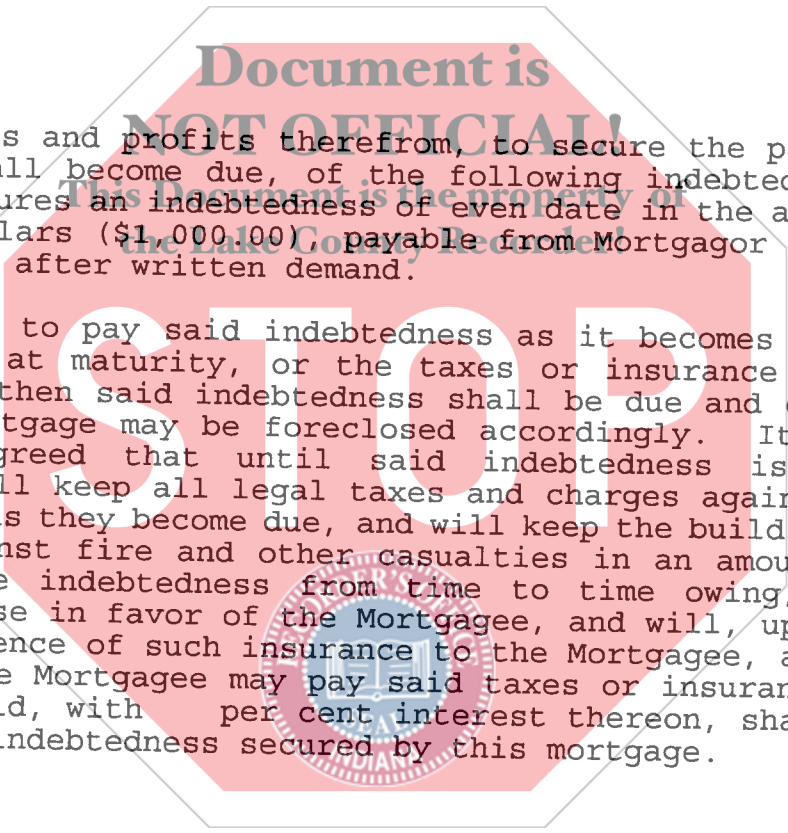
REAL ESTATE MORTGAGE

This Indenture Witnesseth that Citizens Financial Services, FSB as Trustee under Trust Agreement 560 dated February 12, 2002, mortgages and warrants to Nina Smith, of Lake County, Indiana, the following described real estate in Lake County, Indiana, as follows, to-wit:

Lot 12 in Prahlow's Addition to the City of Hammond, as per plat thereof, recorded in Plat Book 22, page 68 in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 7123 and 7127 Alabama Avenue
Hammond, Indiana, 46323

Mail tax bills to: *Lawana Dobile*
PO Box 1784, HIGHLAND, IN 46322 ←



and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness: This mortgage secures an indebtedness of even date in the amount of One Thousand Dollars (\$1,000.00) payable from Mortgagor to Mortgagee one (1) year after written demand.

Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, or the taxes or insurance hereinafter stipulated, then said indebtedness shall be due and collectible, and this mortgage may be foreclosed accordingly. It is further expressly agreed that until said indebtedness is paid, the Mortgagor will keep all legal taxes and charges against the real estate paid as they become due, and will keep the buildings thereon insured against fire and other casualties in an amount at least equal to the indebtedness from time to time owing, with loss payable clause in favor of the Mortgagee, and will, upon request, furnish evidence of such insurance to the Mortgagee, and, failing to do so, the Mortgagee may pay said taxes or insurance, and the amount so paid, with per cent interest thereon, shall become a part of the indebtedness secured by this mortgage.

PD
1500
cash.

In witness whereof, said Trustee has hereunto set its hand and seal this 7 day of May, 2002.

CITIZENS FINANCIAL SERVICES, FSB
as Trustee under Trust Agreement
Number 560 dated February 12, 2002

By: SEE SIGNATURE PAGE

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared _____,

_____ , who acknowledged the execution of the foregoing Real Estate Mortgage, and delivered said instrument as a free and voluntary act, for the uses and purposes set forth therein.

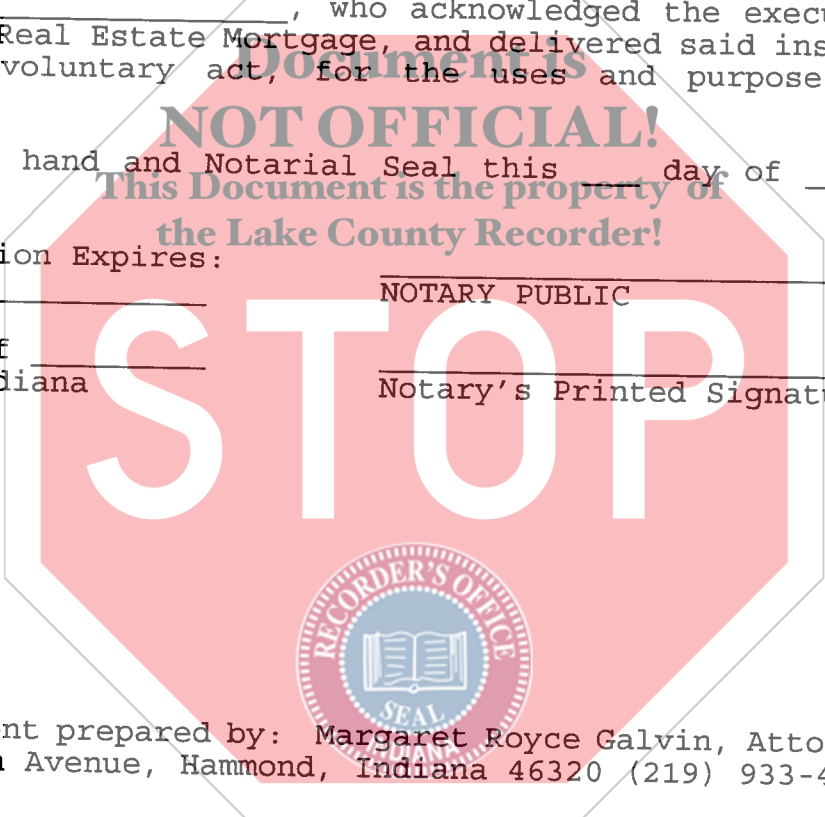
WITNESS my hand and Notarial Seal this _____ day of _____, 2002.

My Commission Expires: _____

NOTARY PUBLIC

Resident of _____
County, Indiana

Notary's Printed Signature



This document prepared by: Margaret Royce Galvin, Attorney at Law, 5253 Hohman Avenue, Hammond, Indiana 46320 (219) 933-4715.

TRUSTEE'S SIGNATURE

This **Mortgage** is executed by Citizens Financial Services, as Trustee under Trust Agreement No. 560, dated February 12, 2002, not personally but as Trustee as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee, and it is expressly understood and agreed by the mortgagee herein and by every person now or hereafter claiming any right or security hereunder that nothing contained herein or in the note secured by this mortgage shall be construed as creating any liability on Citizens Financial Services, as Trustee under Trust Agreement No.560, dated February 12, 2002 or on any of the beneficiaries under said trust agreement personally to pay said note or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenants either express or implied herein contained, all such liability, if any being expressly waived, and that any recovery on this mortgage and the note secured hereby shall be solely against and out of the property hereby conveyed by enforcement of the provisions hereof and of said note, but this waiver shall in no way affect the personal liability of any co-signer, endorser or guarantor of said note.

Citizens Financial Services, FSB
as Trustee under Trust Agreement No.560

By: Richard A. Cole

STATE OF INDIANA, COUNTY LAKE ss:

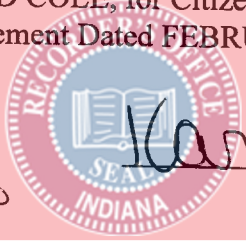
On this 7TH day of MAY, 2002, before me, the undersigned, a Notary Public in and for said County, personally appeared RICHARD COLE, for Citizens Financial Services, FSB, As Trustee Under The Provisions of a Trust Agreement Dated FEBRUARY 12, 2002 And Known As Trust No.560.

Witness my hand and official seal.

My commission expires: 11/5/08

Notary Public

County of Residence: Yake



Kari Ann Kowal

PROMISSORY NOTE

(Secured by Mortgage)

\$1,000.00

Hammond, Indiana

_____, 2002

I, Lawana Sobilo, promise to pay to the order of Nina Smith the sum of One Thousand Dollars (\$1,000.00) at such place as the holder shall direct in writing.

This note shall bear no interest. Principal is payable one (1) year after written demand.

Upon default in the payment of any installment or other payment herein required when the same shall become due, the entire unpaid principal, interest and other indebtedness on account of this obligation and mortgage securing the same shall, at the option of the holder thereof, become due and payable immediately without notice of nonpayment or demand for payment, and the entire indebtedness may be collected by appropriate proceedings with attorneys fees and costs of collection, and without relief from valuation or appraisal laws. No failure on the part of the holder of this obligation in exercising said option to declare the whole of said indebtedness due or to proceed to collect the same shall operate as a waiver of the right to do so or preclude the exercise of such option at any time during the continuance of such default or the occurrence of a succeeding default. Advance payments may be made in any amount.

The holder of this obligation may renew the same or extend time of payment of the indebtedness or any part thereof or reduce the payments thereon; any and such renewal, extension or reduction shall not release any maker, endorser or guarantor from any liability on said obligation.



Lawanna Sobilo

LAWANNA SOBILO
7123 Alabama Avenue
Hammond, Indiana 46323