

2002 046324

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 MAY 17 AM 11:56

MORRIS W. CARTER
RECORDER

Mortgage
(Borrower/Mortgagor)
Open End Line of Credit

RETURN TO:
National City
P.O. Box 5570, Loc. #7116
Cleveland, OH 44101

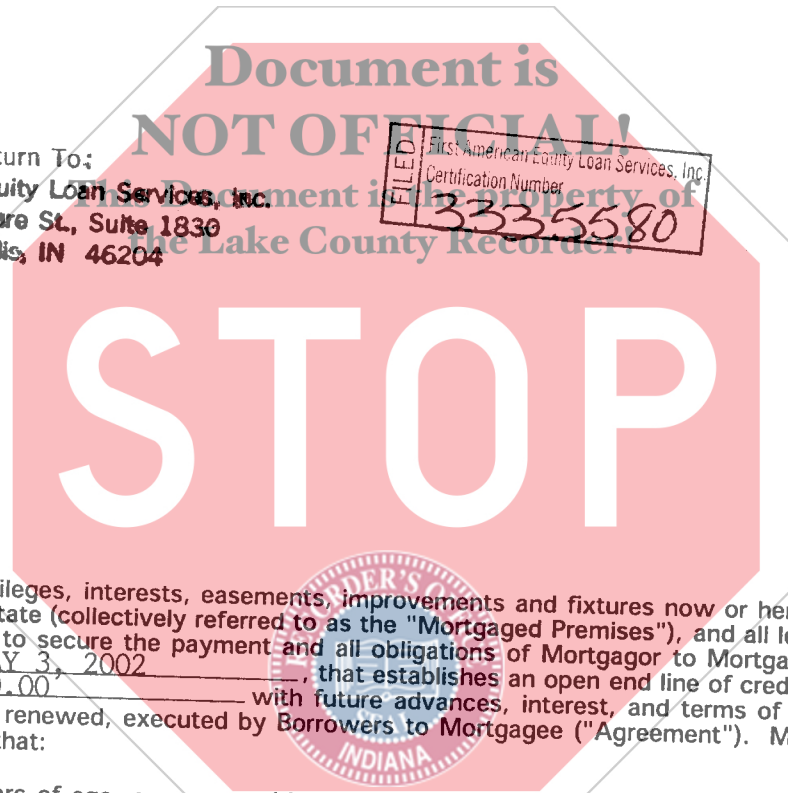
This Indenture Witnesseth, That JOHN GARCIA AND TINA GARCIA, HUSBAND AND WIFE
(singly or jointly "Mortgagor") of Lake County, State of Indiana, MORTGAGES,
and WARRANTS to National City Bank, ("Mortgagee") the following described real estate located in
Lake County, Indiana:

Common address 3424 41ST PLACE HIGHLAND HIGHLAND IN
(Street Address or R.R.) (City) (Twp.) (State)

The Legal Description as follows:
LOT 301 IN SOUTHTOWN ESTATES SIXTH ADDITION TO THE TOWN OF HIGHLAND, AS SHOWN IN PLAT
BOOK 36, PAGE 49 IN LAKE COUNTY, INDIANA. COMMONLY KNOWN AS: 3424 41ST PL., HIGHLAND, IN
46322

Return To:
First American Equity Loan Services, Inc.
151 N. Delaware St., Suite 1830
Indianapolis, IN 46204

First American Equity Loan Services, Inc.
Certification Number
3335580



16-27-0342-0041

together with all rights, privileges, interests, easements, improvements and fixtures now or hereafter located upon or pertaining to such real estate (collectively referred to as the "Mortgaged Premises"), and all leases, rents, issues, income and profits thereof, to secure the payment and all obligations of Mortgagor to Mortgagee under a certain Loan Agreement dated MAY 3, 2002, that establishes an open end line of credit for the Mortgagor in the amount of \$ 65,000.00 with future advances, interest, and terms of payment as therein provided, or as extended or renewed, executed by Borrowers to Mortgagee ("Agreement"). Mortgagor covenants and agrees with Mortgagee that:

FIRST. Mortgagor is 18 years of age, or over, a citizen of the United States, and the owner in fee-simple of the Mortgaged Premises free and clear of all liens and encumbrances except for the lien of taxes and assessments not delinquent and BANPLUS MORTGAGE CORPORATION MTG 93031702 / ASSN 93069916

SECOND. Mortgagor will pay all indebtedness secured by this Mortgage when due, together with costs of collection and reasonable attorneys' fees, all without relief from valuation and appraisal laws.

THIRD. Mortgagor shall pay all taxes or assessments levied or assessed against the Mortgaged Premises or any part thereof when due and before penalties accrue. Also, Mortgagor shall not permit any mechanic's lien to attach to the Mortgaged Premises or any part thereof or further encumber the Mortgaged Premises without Mortgagee's prior written consent.

FOURTH. Mortgagor shall keep the Mortgaged Premises in good repair at all times and shall not commit or allow the commission of waste thereof. Mortgagor shall procure and maintain in effect at all times hazard (fire and extended coverage) insurance in an amount which is at least equal to the loan amount after taking into account insurable value as multiplied by the applicable coinsurance percentage, such insurance to be in amounts and with companies acceptable to Mortgagee and with a standard Mortgagee clause in favor of Mortgagee.

FIFTH. Mortgagee may, at its option and from time to time, advance and pay all sums of money which in its judgment may be necessary to perfect or preserve the security intended to be given by this Mortgage. Such sums may include, but are not limited to, insurance premiums, taxes, assessments and liens which may be or become

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a lien upon the Mortgaged Premises or any part thereof and all costs, expenses and attorneys' fees incurred. All sums of money so advanced shall be and become a part of the mortgage debt secured hereby and payable forthwith at the same rate of interest that is disclosed on the Agreement and the Mortgagee shall be subrogated to any lien so paid by it.

SIXTH. If Mortgagor shall permit filing an encumbrance senior to this Mortgage or sell, assign or otherwise transfer ownership of or any interest in the Mortgaged Premises or any part thereof without the prior written consent of Mortgagee, all indebtedness secured by this Mortgage shall, at the option of Mortgagee and without notice or demand, become immediately due and payable.

SEVENTH. Upon any default by Mortgagor under this Mortgage or upon any default under the terms of the Agreement secured by this Mortgage, the entire indebtedness secured hereby shall, at the option of Mortgagee and without notice or demand, become immediately due and payable and this Mortgage may be foreclosed accordingly. Upon foreclosure, Mortgagee may take possession of the Mortgaged Premises to collect any rents, issues, income or profits and apply the same to the payment of indebtedness secured hereby or have a receiver appointed to take possession of the Mortgaged Premises and collect all rents, issues, income or profits, during the period of foreclosure and redemption. In the event of foreclosure, Mortgagee may continue the abstract of title to the Mortgaged Premises, or obtain other appropriate evidence of title or title insurance, and the cost thereof shall be added to the unpaid principal balance secured by this Mortgage. All rights and remedies of Mortgagee hereunder are cumulative and are in addition to and not in limitation of any rights or remedies which Mortgagee may otherwise have by law. No waiver of any default or failure or delay to exercise any right or remedy by Mortgagee shall operate as a waiver of any other default or of the same default in the future or as a waiver of any right or remedy with respect to the same or any other occurrence.

EIGHTH. That it is contemplated that the Mortgagee may make future advances to the Mortgagor, in which event this Mortgage shall secure the payment of any and all future advances or additional loans of any additional amount, provided that at no time shall the maximum amount secured by this Mortgage exceed the sum of \$65,000.00 and provided further that such future advances are equally secured and to the same extent and priority as the amount originally advanced on the security of this Mortgage. The Mortgagee at its option may accept a renewal Agreement or replacement Agreement, at any time for any portion of the indebtedness hereby secured and may extend the time for the payment of any part of said indebtedness without affecting the security of this mortgage in any manner. This Mortgage shall also secure the payment of any other liabilities, joint, several, direct, indirect, or otherwise, of Mortgagor to the holder of this Mortgage, when evidenced by promissory notes or other evidence of indebtedness stating that said notes or other evidence or indebtedness are secured hereby.

NINTH. All rights and obligations of Mortgagor hereunder shall be binding upon their heirs, successors, assigns and legal representatives and shall inure to the benefit of Mortgagee and its successors, assigns and legal representatives.

TENTH: Any Mortgagor who signs this mortgage but does not sign the Agreement does so only to mortgage Mortgagor's interest in the Mortgaged Premises to secure payment and performance of the Agreement and Mortgagor does not agree to be personally liable on the Agreement.

ELEVENTH: This Mortgage is governed by the laws of Ohio, except to the extent otherwise required by the laws of Indiana, and applicable federal law.

IN WITNESS WHEREOF, Mortgagor has executed this Mortgage on this 3RD day of MAY, 2002.

[Handwritten Signature]
Signature

JOHN GARCIA

Printed

Signature

Printed



[Handwritten Signature]
Signature

TINA GARCIA

Printed

Signature

Printed

STATE OF Indiana

COUNTY OF Lake

SS.

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

JOHN GARCIA AND TINA GARCIA, HUSBAND AND WIFE

each of whom, having been duly sworn, acknowledged the execution of the foregoing Mortgage.

Witness my hand and Notary Seal this 3rd day of May 2002

County of Residence: Lake Signature *[Handwritten Signature]*

My Commission Expires: Sept 29, 2006 Printed Name KATHRYN JEZUIT

This Instrument prepared by: First American Equity Loan Services, Inc. (under the direction of National City Bank).

[Handwritten Signature]
Kathryn Jezuit

EXHIBIT A

LOT 301 IN SOUTHTOWN ESTATES SIXTH ADDITION TO THE TOWN OF
HIGHLAND, AS SHOWN IN PLAT BOOK 36, PAGE 49 IN LAKE COUNTY,
INDIANA. COMMONLY KNOWN AS: 3424 41ST PL., HIGHLAND, IN 46322

Permanent Parcel Number: 16-27-0342-0041
JOHN GARCIA AND TINA GARCIA,
HUSBAND AND WIFE

3424 41ST PLACE, HIGHLAND IN 46322
Loan Reference Number : 197-18795740
First American Order No: 3335580

