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MORRIS W. CARTER  
RECORDER

INDIANA REAL ESTATE MORTGAGE  
REVOLVING LINE OF CREDIT

THIS INDENTURE WITNESSETH, that Tracy F Sims  
And Toni G Sims, husband and wife hereinafter referred  
to as Mortgagors, of Lake, County, State of IN Mortgage and warrant to Wells Fargo Financial Bank,  
hereinafter referred to as Mortgagee, the following described real estate, in Lake County,  
State of Indiana, to wit:  
LOT 9, BLOCK 6, LINCOLN GARDENS, AS SHOWN IN PLAT BOOK 33, PAGE 100, LAKE COUNTY, INDIANA.  
COMMONLY KNOWN AS 3701 WEST 78TH AVENUE, MERRILLVILLE, IN 46410

to secure the repayment of Mortgagors' indebtedness evidenced by a Credit Card Account Agreement ("Agreement") between  
Mortgagors and Mortgagee, together with charges according to the terms of said Agreement; and also any and all indebtedness,  
future advances, and charges now or hereafter owing or to become owing by Mortgagors to Mortgagee under said Agreement or  
any future Agreement between Mortgagors and Mortgagee, provided however, that the principal amount of the outstanding  
indebtedness owing to Mortgagee by Mortgagors at any one time, shall not exceed the sum of \$200,000.00.

Mortgagors expressly agree to keep all legal taxes, assessments, and prior liens against said property paid, to keep the  
buildings and improvements thereon in good repair, to commit no waste thereon, and to keep the buildings and  
improvements thereon insured for the benefit of the Mortgagee as its interest may appear; and upon failure of Mortgagors  
to do so, Mortgagee may pay such taxes, assessments, and prior liens, and cause said property to be repaired, and cause  
said property to be insured, and the amount so paid shall become a part of the indebtedness secured by this mortgage.

Mortgagors agree to pay all indebtedness secured hereby, together with all taxes, assessments, charges, and insurance  
without any relief whatsoever from valuation or appraisal laws of the State of Indiana. Mortgagors also agree not to  
sell, convey or transfer said property or any part thereof, without Mortgagee's prior written consent and any such sale,  
conveyance or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof.

Mortgagors agree that upon failure to pay any installment due under said Agreement, or any other indebtedness hereby  
secured when due, or taxes, assessments, insurance, or prior liens, or in event of default in or violation of any of the other  
terms hereof, then all of said mortgage indebtedness shall at Mortgagee's option, without notice, become due and collectible  
and this mortgage may then be foreclosed accordingly. Upon foreclosure Mortgagee shall have the right, irrespective of any  
deficiency, to which Mortgagors hereby consent, to have a receiver appointed to take possession of said premises and collect the  
rents, issues and profits thereof for the benefit of the Mortgagee.

The covenants contained herein shall bind and inure to the benefit of the respective heirs, executors, administrators,  
successors, and assigns of the parties hereto. Whenever used the singular number shall be construed to include the plural, the  
plural the singular, and the use of any gender shall include all genders.

IN WITNESS WHEREOF, the Mortgagors have hereunto set their hands this 16 day of May,  
2002

Sign here [Signature]  
Type name as signed: Tracy F Sims

Sign here [Signature]  
Type name as signed: Toni G Sims

Sign here \_\_\_\_\_  
Type name as signed: \_\_\_\_\_

Sign here \_\_\_\_\_  
Type name as signed: \_\_\_\_\_

State of Indiana )  
County of NEWTON ) ss

Before me, the undersigned, a Notary Public in and for said County, this 16TH day of MAY, 2002,  
came Tracy F Sims And Toni G Sims, and  
acknowledged the execution of the foregoing Mortgage. Witness my hand and official seal.

[Signature]  
BRENDA M. MARQUIS, Notary Public

Type name as signed:  
My Commission Expires: FEBRUARY 9, 2007  
This instrument was prepared by: Darlene Nagel

WELLS FARGO FINANCIAL BANK  
3201 N. 4TH AVE  
SIoux FALLS SD,  
57104

9/22/02  
CR# 0073-28650