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TOMAS W. CARTER  
RECORDER

**ASSUMPTION OF INDEBTEDNESS  
AND  
TAX, AND INSURANCE ACCOUNT WITH RELEASE OF OBLIGOR**

**WHEREAS, Patty Jo Owczarzak, FKA as Patty Jo Stewart, ("Former Owner"), is justly indebted to **City of Hammond**, originally in the sum of Five Thousand Seven Hundred Eighteen dollars (\$5,718) as evidenced by a Note and Mortgage dated May 25, 2000, and the Mortgage was recorded or registered on May 31, 2000, in the Office of the Recorder of Deeds as Document No. 2000037781 in Lake County, Indiana and is hereby referred to as part of this agreement, and**

**WHEREAS, said indebtedness, as of this date, July 11, 2002, is of Five Thousand Seven Hundred Eighteen dollars (\$5,718) which is further secured by a tax and insurance account which is upon this date **ZERO** dollars (\$ 0.00 ) and the undersigned, Patty Jo Owczarzak, FKA as Patty Jo Stewart (deceased), has sold and conveyed said property to the undersigned, Patty Jo Stewart (daughter) ("New Owners").**

**THEREFORE, the undersigned Former Owner hereby transfers their interests in said loan and tax and insurance account to the undersigned New Owner for value received, and authorizes any officers or employees of said City to transfer the same upon its books.**

The undersigned New Owner hereby accepts said transfers and agrees to assume and pay the unpaid balance of said indebtedness, with interest from the 11 day of July, 2002, at the rate of ZERO percent ( 0.00 %) per annum, payable in installments of Ten dollars (\$10.00) per month beginning September 1, 2002 to be applied first, to interest and the balance to principal until said indebtedness is paid in full, and hereby releases and waives all homestead rights.

In consideration of the foregoing, the undersigned new owner agrees to assume, carry out, and be bound by each and every provision of said Mortgage, and the Note secured thereby (and the assignment of rents) except as they may be modified herein.

# 117141



**HOLD FOR FIRST AMERICAN TITLE**

15.00  
07/21  
FA

It is agreed that said Former Owner and any other obligor upon said indebtedness are released.  
In this instrument, the singular includes the plural and the masculine includes the feminine and neuter.  
Signed, Sealed, and Delivered this 11th day of July, 2002.

**APPROVED AND SAID FORMER OWNER IS RELEASED.**

City of Hammond,

By: James Davis Sr

ATTEST: Margaret Joyce Galvin

By: \_\_\_\_\_

Printed Name & Title \_\_\_\_\_

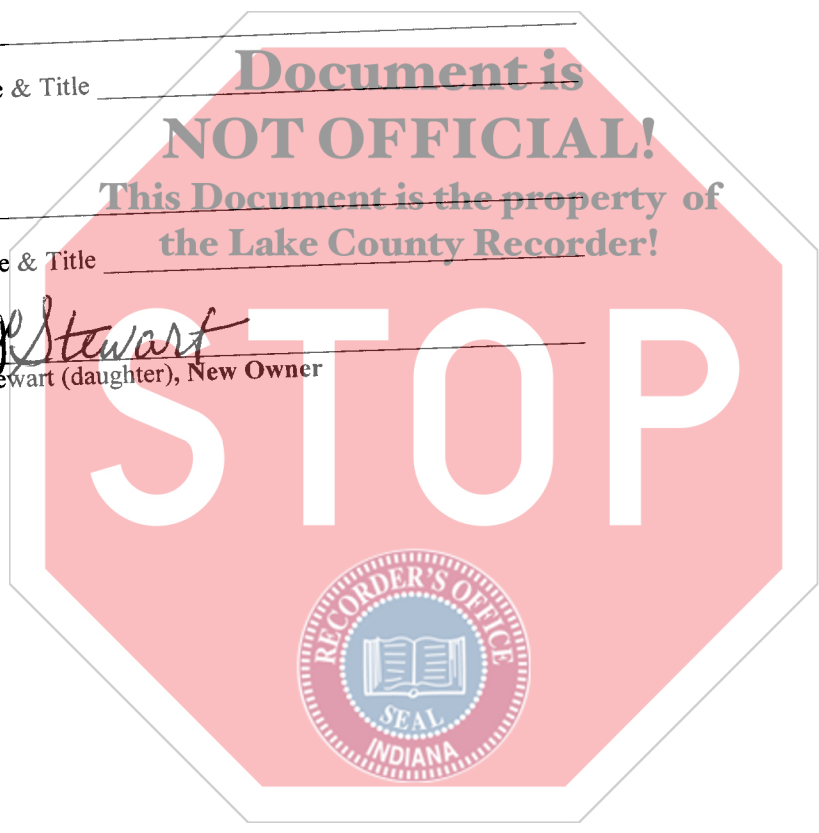
By: \_\_\_\_\_

Printed Name & Title \_\_\_\_\_

ATTEST: \_\_\_\_\_

Printed Name & Title \_\_\_\_\_

Patty Jo Stewart  
Patty Jo Stewart (daughter), New Owner



STATE OF Indiana,  
COUNTY OF Lake ) ss

I, Katrina M. Burns a Notary Public in and for said County, in the State Aforesaid, do hereby certify that James Davis Sr. President in of The Hammond Redevelopment Commission, and Margaret Royce Galvin Secretary of the Hammond Redevelopment Commission, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such

\_\_\_\_\_ and \_\_\_\_\_, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Commission, for the uses and purposes therein set forth.

Given under my hand and notarial seal this 11 day of July, 2002.

Katrina M. Burns  
Notary Public  
KATRINA M BURNS  
NOTARY PUBLIC STATE OF INDIANA  
LAKE COUNTY  
MY COMMISSION EXP. NOV. 15, 2009

STATE OF Indiana,  
COUNTY OF Lake ) ss

I, Aimee J. Koerner, a notary public in and for said County, in the State aforesaid do hereby certify that Patty Jo Stewart and \_\_\_\_\_ of \_\_\_\_\_

\_\_\_\_\_ ; personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act and as the free and voluntary act of said Corporation for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal this 11th day of July, 2002.

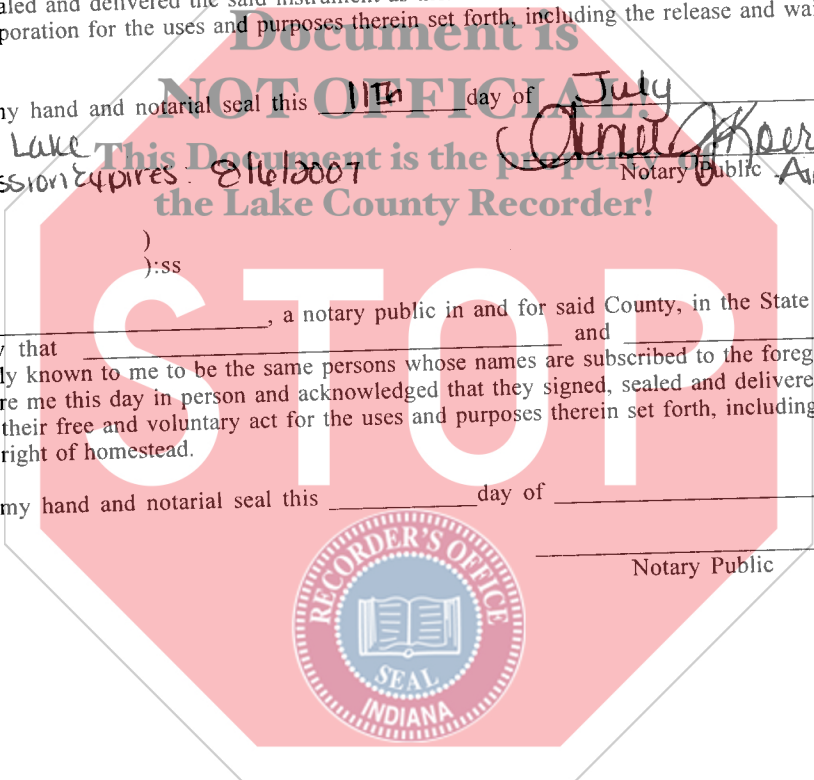
County: Lake  
Commission Expires: 8/16/2007  
Aimee J. Koerner  
Notary Public Aimee J. Koerner

STATE OF \_\_\_\_\_ )  
COUNTY OF \_\_\_\_\_ ) ss

I, \_\_\_\_\_, a notary public in and for said County, in the State aforesaid do hereby certify that \_\_\_\_\_ and \_\_\_\_\_ his wife, personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal this \_\_\_\_\_ day of \_\_\_\_\_, 2002.

\_\_\_\_\_  
Notary Public



**SCHEDULE C**

Commitment No: 117141

Legal Description:

Lots 28 and 29, in Block 7, in Madison Terrace, in the City of Hammond, as per plat thereof, recorded in Plat Book 15, page 8, in the Office of the Recorder of Lake County, Indiana.

