

3 pages

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 065930

2004 JUN -2 AM 11:33

MORRIS W. BARNER
RECORDER

INDIANA REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, that CARL W. SIMS, JR. AND
KATHERINE T. SIMS, HUSBAND AND WIFE

hereinafter referred to as Mortgagors, of LAKE County, State of IN, Mortgage
and warrant to Wells Fargo Financial Indiana, Inc. hereinafter referred to as Mortgagee, the following described real
estate in LAKE County, State of Indiana, to wit:

THE DESCRIPTION OF THE PROPERTY IS ON A SEPARATE FORM ATTACHED TO THIS MORTGAGE/ DEED OF
TRUST, WHICH DESCRIPTION IS PART OF THIS MORTGAGE/DEED OF TRUST.

to secure the repayment of a promissory note of even date in the sum of \$ 31,587.92, payable to
Mortgagee in monthly installments, the last payment to fall due on 05/26/2014.

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 agree not to sell, convey or otherwise transfer the above described real state 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 note, 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 21ST day of MAY,
2004.

Sign here 
Type name as signed: CARL W. SIMS, JR.

Sign here 
Type name as signed: KATHERINE T. SIMS

Sign here 
Type name as signed: _____

Sign here 
Type name as signed: _____

WELLS FARGO FINANCIAL
2627 E 80TH AVE
MERRILLVILLE, IN 46410



18-
DG

CR#0073-
32890

State of Indiana)
) ss.
County of NEWTON)

Before me, the undersigned, a Notary Public in and for said County, this 21ST day of MAY
2004, came CARL W. SIMS JR & KATHERINE T. SIMS
and acknowledged the execution of the foregoing Mortgage. Witness my hand and official seal.

Type name as signed: Brenda M. Marquis
BRENDA M. MARQUIS; Notary Public

My Commission Expires: FEBRUARY 9, 2007

This instrument was prepared by: CAROLYN CAMPBELL, WELLS FARGO FINANCIAL

WELLS FARGO FINANCIAL
2627 E 80TH AVE
MERRILLVILLE, IN 46410

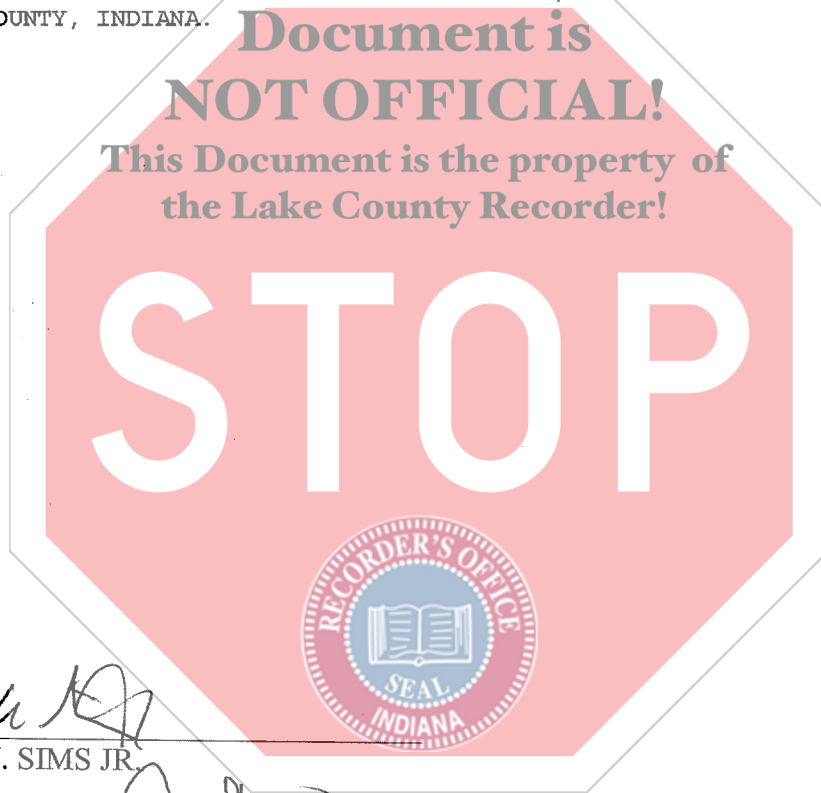




Wells Fargo Financial
 MAC F3915-011
 The Crossing of Hobart
 2627 East 80th Avenue
 Merrillville, Indiana 46410
 219 947-1999
 219 947-4434 Fax

**“ADDENDUM FOR LEGAL DESCRIPTION OF MORTGAGE/DEED OF TRUST DATED
 MAY 21 2004, CARL W. SIMS JR. AND KATHERINE T. SIMS MORTGAGORS.”**

STATE OF INDIANA, TO-WIT: LOT 101 IN MERRILLVILLE HEIGHTS, UNIT THREE, AS PER
 PLAT THEREOF RECORDED IN PLAT BOOK 44 PAGE 3, IN THE OFFICE OF THE RECORDER OF
 LAKE COUNTY, INDIANA.



Carl W. Sims Jr.
 CARL W. SIMS JR.
Katherine T. Sims
 KATHERINE T. SIMS