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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

Wells Fargo Financial  
41 US Highway 41  
Scherville, IN 46375

2005 JAN -7 PM 1:04

MICHAEL A. BROWN  
RECORDER

INDIANA REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, that APRIL DEANNA BROWN  
UNMARRIED  
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 \$ 59,000.77, payable to  
Mortgagee in monthly installments, the last payment to fall due on 12-29-19.

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 23RD day of DECEMBER,  
2004.

Sign here

*April Deanna Brown*

Type name as signed: APRIL DEANNA BROWN

Sign here

Type name as signed:

Sign here

Type name as signed:

Sign here

Type name as signed:

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2.00  
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#0488-  
33881

State of Indiana

County of LAKE

Notary Public  
JEAN M. DOHMEIER  
SS.  
2004-11-15/2008-03-15

Before me, the undersigned, a Notary Public in and for said County, this 23rd day of DECEMBER 2004, came APRIL DEANNA BROWN and acknowledged the execution of the foregoing Mortgage. Witness my hand and official seal.

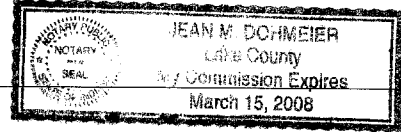
Type name as signed:

*Jean M. Dohmeier*  
JEAN M. DOHMEIER

, Notary Public

My Commission Expires: MARCH 15, 2008

This instrument was prepared by: WFF - NICCI SHARP



Mortgage/Deed of Trust Addendum

Addendum for legal description of Mortgage/Deed of Trust dated December 23, 2004, April D. Brown, mortgagor(s)/trustor(s).

Legal description:

LOT 16 IN BLOCK 8 IN AETNA MANOR SECOND SUBDIVISION, IN THE CITY OF GARY AS PER PLAT THEREOF RECORDED IN PLAT BOOK 28 PAGE 39, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



*April D. Brown* \_\_\_\_\_ Date 12.23.04  
APRIL D. BROWN (Type name as signed)  
\_\_\_\_\_  
(Type name as signed) \_\_\_\_\_ Date \_\_\_\_\_  
\_\_\_\_\_  
(Type name as signed) \_\_\_\_\_ Date \_\_\_\_\_  
\_\_\_\_\_  
(Type name as signed) \_\_\_\_\_ Date \_\_\_\_\_