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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 002456

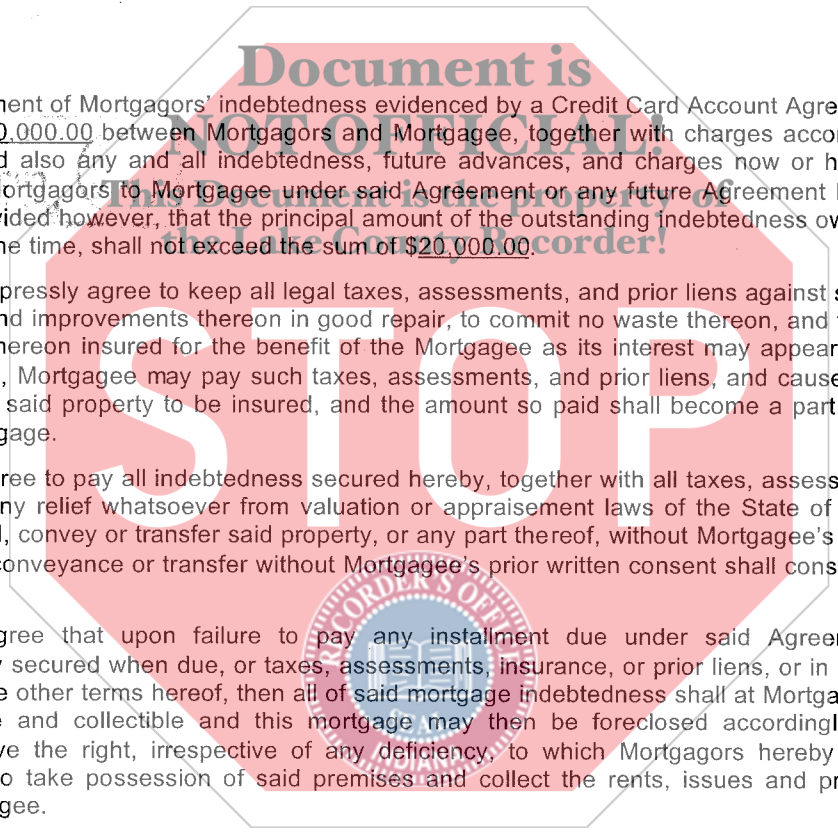
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MICHAEL J. ...
RECORDER

**INDIANA REAL ESTATE MORTGAGE
REVOLVING LINE OF CREDIT**

THIS INDENTURE WITNESSETH, that ISMAEL NIEVES JR AND STEPHANIE LOVELACE-NIEVES, 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 IN, to wit:

LOTS 23, 24 AND 25, AND THE EAST 15 FEET OF THE VACATED ALLEY LYING WEST OF AND ADJACENT TO SAID LOTS, IN BLOCK 13, UNIT 7, IN WOODMAR, AND ADDITION TO THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 16, PAGE 34, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



to secure the repayment of Mortgagors' indebtedness evidenced by a Credit Card Account Agreement ("Agreement") in the amount of \$10,000.00 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 \$20,000.00.

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.

WELLS FARGO
3201 W. 4TH AVE
SIOUX FALLS, SD
57104

Handwritten notes and signatures at the bottom right corner, including a signature and the number #0488-33755.

IN WITNESS WHEREOF, the Mortgagors have hereunto set their hands this 22 day of DECEMBER, 2004

Sign here Ismael Nieves Jr.
Type name as signed: ISMAEL NIEVES JR

Sign here Stephanie Lovelace Nieves
Type name as signed: STEPHANIE LOVELACE-NIEVES

Sign here _____
Type name as signed: _____

Sign here _____
Type name as signed: _____

State Of INDIANA)
County Of LAKE) ss.

Before me, the undersigned, a Notary Public in and for said County, this 22 day of DECEMBER, 2004, came ISMAEL NIEVES JR AND STEPHANIE LOVELACE-NIEVES, HUSBAND AND WIFE, and acknowledged the execution of the foregoing Mortgage.

Witness my hand and official seal.

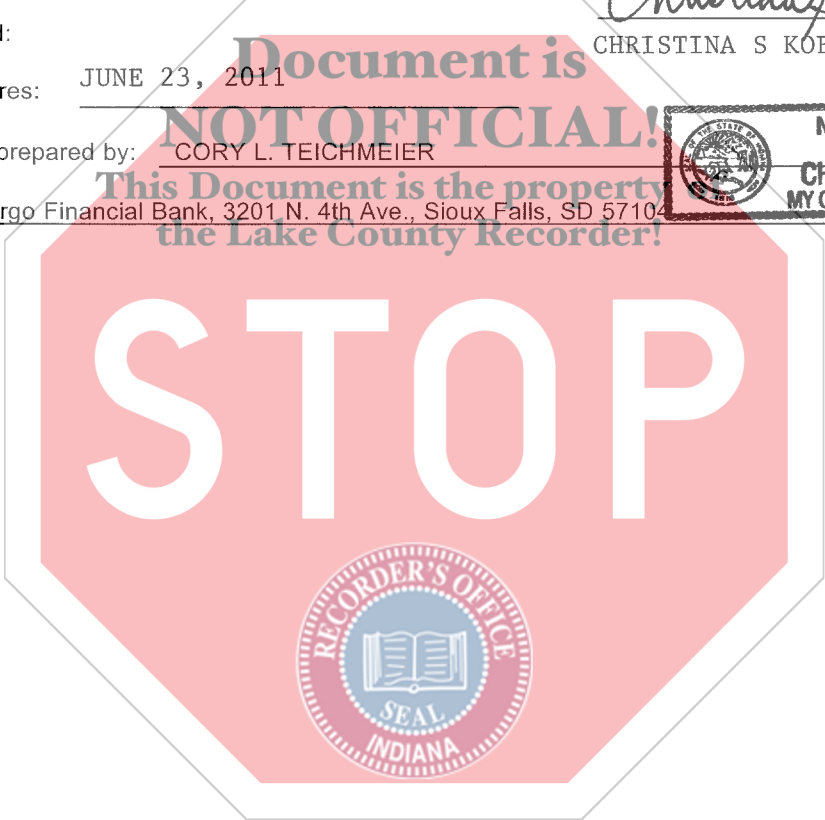
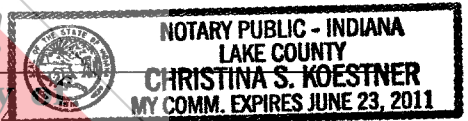
Christina S Koestner
CHRISTINA S KOESTNER Notary Public

Type name as signed:

My Commission Expires: JUNE 23, 2011

This instrument was prepared by: CORY L. TEICHMEIER

Return to: Wells Fargo Financial Bank, 3201 N. 4th Ave., Sioux Falls, SD 57104

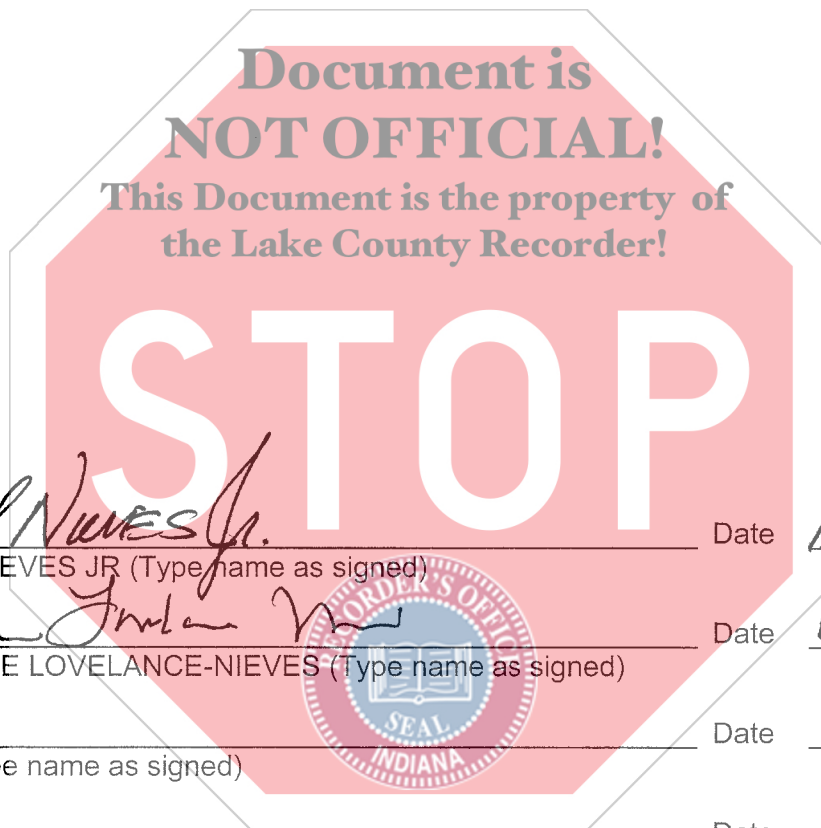


Mortgage/Deed of Trust Addendum

Addendum for legal description of Mortgage/Deed of Trust dated December 22, 2004, ISMAEL NIEVES JR AND STEPHANIE LOVELACE-NIEVES JR, mortgagor(s)/trustor(s).

Legal description:

LOTS 23, 24 AND 25, AND THE EAST 15 FEET OF THE VACATED ALLEY LYING WEST OF AND ADJACENT TO SAID LOTS, IN BLOCK 13, UNIT 7, IN WOODMAR, AND ADDITION TO THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 16, PAGE 34, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



<u>Ismael Nieves Jr.</u> ISMAEL NIEVES JR (Type name as signed)	Date	<u>12.22.04</u>
<u>Stephanie Lovelance Nieves</u> STEPHANIE LOVELANCE-NIEVES (Type name as signed)	Date	<u>12/22/04</u>
_____ (Type name as signed)	Date	_____
_____ (Type name as signed)	Date	_____