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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 003338

2005 JAN 19 AM 8:40

MICHAEL A. L. ...
RECORDER

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

THIS INDENTURE WITNESSETH, that ROBERT E. HEADY, II AND REBECCA HEADY, 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: THE LAND REFERRED TO IN THIS POLICY IS SITUATED IN THE STATE OF INDIANA, COUNTY OF LAKE, CITY OF HAMMOND, AND DESCRIBED AS FOLLOWS:

LOT 10, BLOCK 2, JOHN ZACHAU'S ADDITION, IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 28, PAGE 26, IN 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.

CK# 0488-33942
16.00
Km
20v

IN WITNESS WHEREOF, the Mortgagors have hereunto set their hands this 17 day of NOVEMBER, 2004

Sign here [Signature]
Type name as signed: ROBERT E. HEADY, III

Sign here [Signature]
Type name as signed: REBECCA HEADY

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 17 day of NOVEMBER, 2004, came ROBERT E. HEADY, II AND REBECCA HEADY, HUSBAND AND WIFE, and acknowledged the execution of the foregoing Mortgage.

Witness my hand and official seal.

[Signature]
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

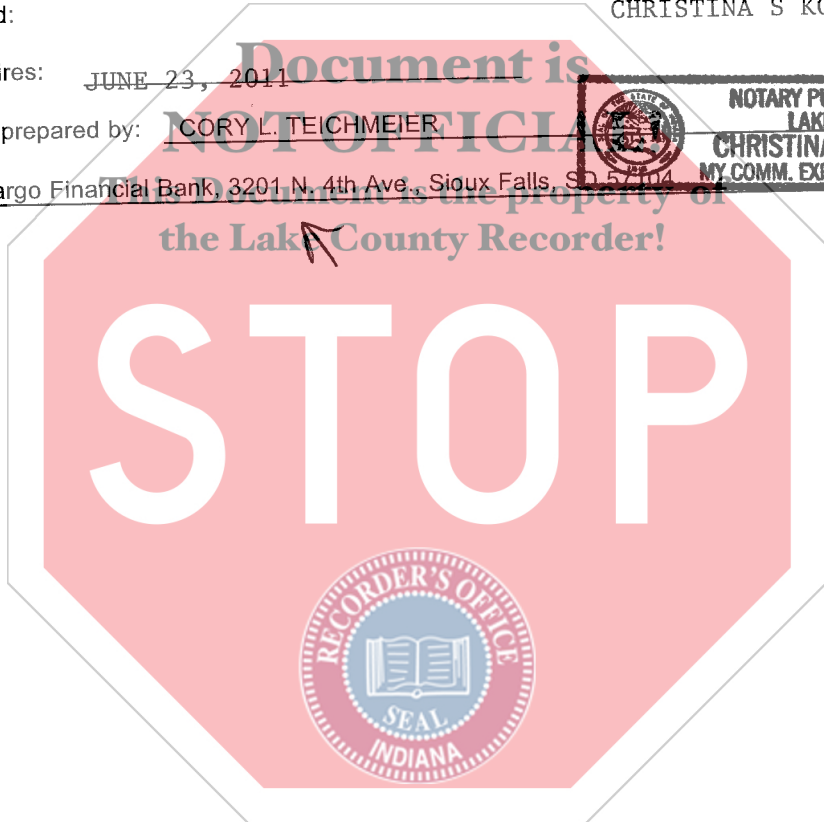
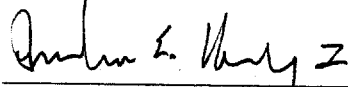
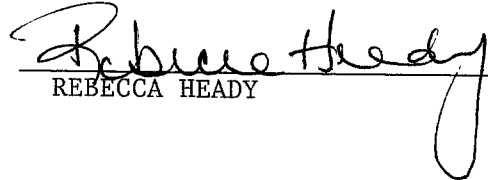


EXHIBIT "A"

The land referred to in this policy is situated in the **STATE OF INDIANA, COUNTY OF LAKE, CITY OF HAMMOND**, and described as follows:

LOT 10, BLOCK 2, JOHN ZACHAU'S ADDITION, IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 28, PAGE 26, IN LAKE COUNTY, INDIANA.


ROBERT E HEADY II


REBECCA HEADY

LIMITATION OF LIABILITY

Document is

THIS REPORT CONTAINS INFORMATION OBTAINED FROM PUBLIC RECORDS IN THE COUNTY WHERE THE LAND IS LOCATED WHICH GIVES NOTICE OF MATTERS RELATING TO SAID LAND. EASEMENTS, RIGHTS OF WAY AND COVENANTS, CONDITIONS AND RESTRICTIONS ARE NOT REPORTED. THIS REPORT IS NOT INTENDED TO BE, NOR SHOULD IT BE RELIED UPON AS A LEGAL OPINION OF TITLE OR ANY FORM OF TITLE INSURANCE. THE SOLE LIABILITY ASSUMED BY FIRST AMERICAN TITLE INSURANCE COMPANY, LENDERS ADVANTAGE DIVISION, FOR THE INFORMATION CONTAINED WITHIN THE REPORT IS THE FEE THE CUSTOMER PAID FOR THE REPORT. ALL OTHER LIABILITY IS EXPRESSLY DISCLAIMED, INCLUDING LIABILITY IN CONTRACT, TORT OR DUE TO NEGLIGENCE IN THE PRODUCTION OF THIS REPORT.

