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MTC*

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2006 009211

AFFIDAVIT TO REMOVE EXPIRED MORTGAGE LIEN

Charles R. Hunter and Louella Hunter, husband and wife, as being duly sworn upon their oath, disposes and says:

1. That they are residents of LAKE COUNTY, INDIANA :
2. That they are Owners of record, to the following described Real Estate, to wit:

Legal Description: Lot 11 and the South 10feet of Lot 10, Block 7, in Gary Land Company's Fifth Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 15, Page 31/2, in the Office of the Recorder of Lake County, Indiana. Commonly Known As: 540 Taft Place, Gary, Indiana 46404. Key Number: 25-44-0201-0012.

3. That there appears on the record a certain mortgage described as follows, to-wit:
4. Mortgage dated February 24, 1983 and recorded February 24, 1983 as Document No. 698739 in the Office of the Recorder of Lake County, Indiana, made by Charles R. Hunter and Louella Hunter, husband and wife, (Sellers) Owners of record, to First Federal Savings and Loan Association of Gary, Indiana, to secure an indebtedness of \$7,500.00.
5. That said mortgage has been paid in full.

6. That, in addition, said mortgage was recorded more than Twenty Five years ago, and does not show a date when the last installment of the debt became due.

7. That, according to statute I.C. 32-8-4-1 and 2, which indicates that a mortgage lien expires 10 years from the date of last installment or if there is no indication as to when the last installments is due, 20 years from the date of said mortgage. IC 32-8-4-2, said lien has ceased and has expired.

8. That, Charles R. Hunter and Louella Hunter, husband and wife, now requests the RECORDER OF LAKE COUNTY, INDIANA, to certify on the record that said mortgage is fully paid and satisfied by the lapse of time, and such real estate is released from the lien holder thereof.

9. That, this affidavit is made for the purpose of obtaining release of old mortgage lien by reason of lapse time.

10. Further: Affiants sayeth naught.

Dated: January 13, 2006

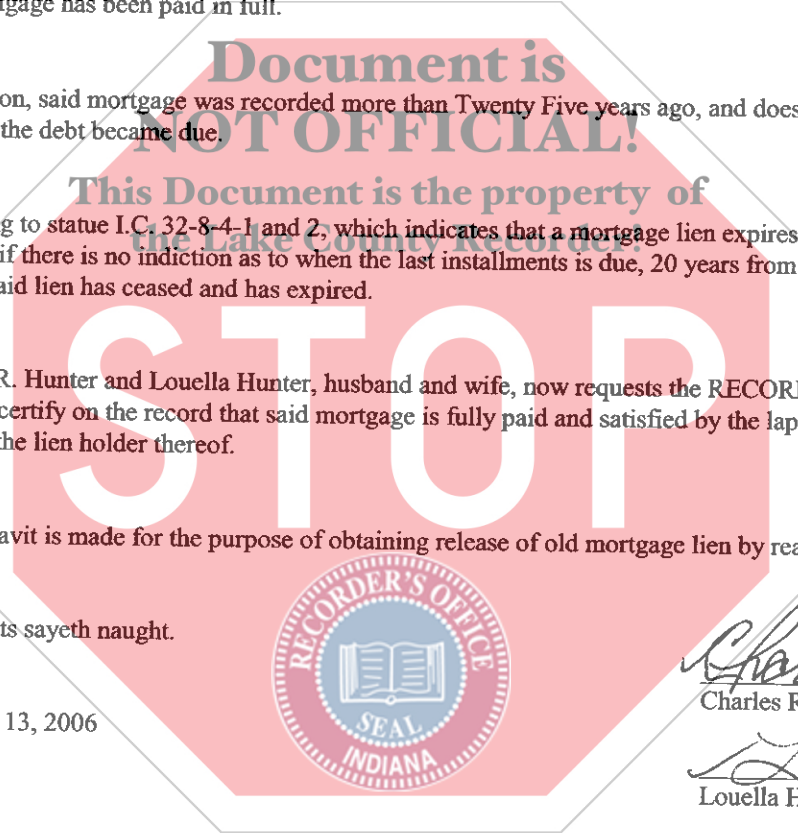
Subscribed and sworn to before me, the undersigned Notary Public in and for State of Indiana.

Dated: January 13, 2006

COMMISSION EXPIRES:12/11/09

RESIDENT OF: LAKE COUNTY

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MICHAEL A. BROWNE
RECORDER
2006 FEB - 6 AM 9:24



Charles R. Hunter
Charles R. Hunter
Louella Hunter
Louella Hunter

Elsward Hunter
Elsward Hunter, Notary Public
1400
4772
Printed Name, Notary Public

562596 381039

REAL ESTATE MORTGAGE

MORTGAGOR(S) Last Name Hunters	ACCOUNT NUMBER 75609614	TITLE INSURANCE COMPANY INDIANA DIVISION	MORTGAGEE WALPAC FINANCIAL SERVICES
First Lovella	Initial	Spouse's Name Charles	OF INDIANAPOLIS, INC. 8102 Georgial Merrillville INDIANA

WITNESSETH, that Mortgagor(s), mortgage and warrant to Mortgagee, the following described Real Estate in the County of _____, State of Indiana, to wit:

Lot 11 and the South 10 feet of Lot 10, Block 7, Gary Land Company's 5th Subdivision, in the City of Gary, as shown in Plat Book 15, page 3 1/2, in Lake County, Indiana.

together with all buildings and improvements now or hereafter erected thereon and all screens, awnings, shades, storm wash and blinds, and heating, lighting, plumbing, gas, electric, ventilating, refrigerating and air-conditioning equipment used in connection therewith, all of which, for the purpose of this mortgage, shall be deemed fixtures and subject to the lien hereof, and the hereditaments and appurtenances pertaining to the property above described, all of which is referred to hereinafter as the "premises"

FOR THE PURPOSE OF SECURING: (1) Performance of each agreement of Mortgagor contained herein; (2) Payment of the principal sum with interest, as provided in accordance with the terms and provisions of a Loan Agreement/Promissory Note (hereinafter referred to as "Loan Agreement") dated 11/20/79, herewith executed by Mortgagor and payable to the order of Mortgagee, in the principal sum of \$ 3607.79, and having the date of its final payment due on 12/02/84, or as extended, deferred or rescheduled by renewal or refinancing; (3) Payment of any additional advances, with interest thereon, as may hereafter be loaned by Mortgagee to Mortgagor in a maximum sum of \$ 25,000.00; (4) The payment of any money that may be advanced by the Mortgagee to Mortgagor for any reason or to third parties, with interest thereon, where the amounts are advanced to protect the security or in accordance with the covenants of this Mortgage; (5) Any renewal, refinancing or extension of said Loan Agreement, or any other agreement to pay which may be substituted therefor; (6) Any sums expended by mortgagee for attorney's fees and/or foreclosure expenses which are chargeable to the mortgagor under the provisions of this mortgage and/or the Loan Agreement.

All payments made by Mortgagor on the obligation secured by this Mortgage shall be applied in the following order:
FIRST: To the payment of taxes and assessments that may be levied and assessed against said premises, insurance premiums, repairs, and all other charges and expenses agreed to be paid by the Mortgagor
SECOND: To the payment of interest due on said loan
THIRD: To the payment of principal

TO PROTECT THE SECURITY HEREOF, MORTGAGOR(S) AGREES: (1) To keep said premises insured for the protection of Mortgagee in such manner, in such amounts, and in such companies as Mortgagee may from time to time approve, and to keep the policies therefor properly endorsed, on deposit with Mortgagee, and that loss proceeds (less expenses of collection) shall, at Mortgagee's option, be applied on said indebtedness, whether due or not, or to the restoration of said improvement; (2) To pay all taxes and special assessments of any kind that have been or may be levied or assessed within the State of Indiana upon said premises, or any part thereof, or upon the Loan Agreement or debt secured hereby, or upon the interest of Mortgagee in said premises or in said Loan Agreement or said debt, and procure and deliver to Mortgagee ten days before the day fixed by law for the first interest or penalty to accrue thereon, the official receipt of the proper office showing payment of all such taxes and assessments; (3) To keep said premises free from all prior liens except the existing first mortgage of any kind and upon demand of Mortgagee to pay and procure release of any lien which, in any way may impair the security of this mortgage; (4) In the event of default by Mortgagor(s) under paragraphs 1, 2 or 3 above, Mortgagee, at its option (whether electing to declare the whole indebtedness hereby secured due and collectible or not), may (a) effect the insurance above provided for and pay the reasonable premiums and charges therefor; (b) pay all said taxes and assessments without determining the validity thereof (unless Mortgagor(s) have instituted proper legal proceedings to test the validity of such taxes or assessments and have deposited with Mortgagee security therefor acceptable to it); and (c) pay such liens and all such disbursements, with interest thereon from the time of payment at the highest rate allowed by law, shall be deemed a part of the indebtedness secured by this mortgage and shall be immediately due and payable by Mortgagor(s) to Mortgagee; (5) To keep the buildings and other improvements now or hereafter erected in good condition and repair, not in commit or suffer any waste or any use of said premises contrary to restrictions of record or contrary to laws, ordinances or regulations of proper public authority, not to demolish the improvements except with the written consent of Mortgagee, and to permit Mortgagee to enter at all reasonable times for the purpose of inspecting the premises; (6) That they will pay promptly and without relief from valuation or appraisal laws, the indebtedness hereby secured, in full compliance with the terms of said Loan Agreement and this mortgage; (7) That the time of payment of the indebtedness hereby secured, or of any portion thereof, may be extended or renewed, and any portions of the premises herein described may, without notice, be released from the lien hereof, without releasing or affecting the personal liability of any person or corporation for the payment of said indebtedness or the lien of this instrument upon the remainder of said premises for the full amount of said indebtedness then remaining unpaid; (8) No change in the ownership of said premises shall release, reduce or otherwise affect any such personal liability or the lien hereby created; (9) If any of the undersigned is a married woman, she represents and warrants that this instrument has been executed in her behalf, and for her sole and separate use and benefit and that she has not executed the same as surety for another, but that she is the Borrower hereunder.

IT IS MUTUALLY AGREED THAT: (1) If the Mortgagor shall fail or neglect to pay installments of said Loan Agreement, or to perform any other obligation which may be secured hereby as the same may hereafter become due, upon commencement of any proceeding to enforce or foreclose this mortgage, or at any time thereafter until expiration of the period of redemption, Mortgagee shall be entitled as a matter of right, without notice to Mortgagor(s) or any person claiming under them, without regard to the solvency or insolvency of persons liable for the payment of the indebtedness hereby secured, without regard to the then value of the premises and the adequacy of the security, and whether or not the same shall then be occupied by the owner of the equity of redemption, to the immediate appointment of a receiver with power to take possession of said premises, to collect all rents and profits thereof and to hold and apply the receipts as the court may order for the benefit of Mortgagee and the maintenance of the security; (2) As additional security for the repayment of the indebtedness hereby secured, Mortgagor(s) hereby assign to Mortgagee all their right, title and interest in and to any existing leases and all future leases, including any oil, gas or mineral leases covering all or any part of the premises herein described and any extensions or renewals of said leases, and all rents, royalties, issues, income and profits thereof, and Mortgagee is hereby granted the right, in the event of default, to enter and take possession of the mortgaged premises and to collect such rents, royalties, issues, income and profits; Mortgagor(s) hereby authorize and instruct the lessee under any such lease, or his or its assigns or successors in interest, to pay to Mortgagee all rents, royalties or income that may be due or become due under any such lease or by reason of such occupancy; (3) Mortgagee shall be subrogated to the lien of any and all prior encumbrances, liens or charges paid and discharged from the proceeds of the Loan Agreement hereby secured, and even though said prior liens have been released of record, the repayment of said Loan Agreement shall be secured by such liens on the portions of said premises affected thereby to the extent of such payments, respectively; (4) Whenever by the terms of this instrument or of said Loan Agreement Mortgagee is given any option, such option may be exercised when the right accrues, or at any time thereafter; (5) All Mortgagor(s) shall be jointly and severally liable for fulfillment of their covenants and agreements herein contained, and all provisions of this mortgage shall inure to and be binding upon the heirs, executors, administrators, successors, grantees, lessees and assigns of the parties hereto, respectively; (6) Notwithstanding anything in this mortgage or the Loan Agreement secured hereby to the contrary, neither this mortgage nor said Loan Agreement shall be deemed to impose on the Mortgagor(s) any obligation of payment, except to the extent that the same may be legally enforceable; and any provision to the contrary shall be of no force or effect; (7) Any award of damages under condemnation for injury to or taking of any part of all of said property is hereby assigned to Mortgagee with authority to apply or release the money received, as above provided for insurance loss proceeds; (8) If case default shall be made in the payment of any installment of said Loan Agreement or of interest thereon when due or if there shall be a failure on the part of mortgagor to comply with any covenant, condition or provision of this mortgage, then the said Loan Agreement and the whole indebtedness, less unaccrued charges if any, secured by this mortgage, including all payments for taxes, assessments, insurance premiums, and liens, as herein specified shall at the option of mortgagee and without notice to mortgagor (such notice being hereby expressly waived), be deemed to have matured and become due and payable at once, or at any time thereafter at mortgagee's option, by foreclosure or otherwise. In the event of such default, mortgagor agrees to pay mortgagee's reasonable attorney's fees and/or foreclosure costs actually incurred, except to the extent that the payment of such items by the mortgagor shall be prohibited or limited by the provisions of the Indiana Uniform Consumer Credit Code.

STATE OF INDIANA,
COUNTY OF Lake
Before me, the undersigned, a Notary Public in and for said County and State on this 20th day of November 19 79 personally
Lovella Hunter
appeared Charles Hunter
and acknowledged the execution of the above and foregoing mortgage
Witness my Signature and Seal
Evelene Duggles My Commission Expires 10/25/81
NOTARY PUBLIC - Evelene Duggles

DATE OF MORTGAGE 11/20/79
IN WITNESS WHEREOF, said Mortgagor(s) hereunto set hand and seal the day and year first above written
Lovella Hunter (SEAL)
MORTGAGOR, BORROWER
Charles Hunter (SEAL)
MORTGAGOR, BORROWER

Prescribed by the
State Board of Accounts
(2005)

County form 170

Declaration


This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security number in attached document.
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.




Signature of Declarant


Printed Name of Declarant