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RECORDED
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REAL ESTATE MORTGAGE

This Indenture Witnesseth, That John J. Reba Jr. & Susan J. Reba of _____
County, in the State of _____, as MORTGAGOR, Mortgages and warrants to Kristie R. Hughes &
Angela Reba of Lake County, in the State of Indiana, as MORTGAGEE
the following real estate in Lake County, State of Indiana to wit:

Lots 17 and 18 and the North feet of Lot 16 in Block 2 in Dalecarlia,
as per plat thereof, recorded in Plat Book 22, page 18, in the Office of
the Recorder of Lake County, Indiana.

John J. Reba jr. & Susan J. Reba

605 S. Lakeview Dr.
Lowell, IN. 46356

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Key # 02-03-0083-0017

as well as the rents, profits, and any other income which may be derived therefrom, to secure the performance of all conditions and stipulations of this agreement and:

A. To secure the payment, when the same shall become due, of the following indebtedness of even date herewith:

the sum of five thousand dollars (\$5,000.00) - no interest

with interest at the rate of _____ percent (_____) % per annum computed _____
during such period when there shall be no delinquency or default in the payment of any moneys to be paid on this obligation
but with interest at the rate of _____ per annum computed semi-annually during such period when there shall be any
delinquency or default in the payment of any moneys to be paid on this obligation and to be computed to the next interest
period following such delinquency or default, and said rate shall continue to be paid until all delinquencies and defaults are
removed by the beginning of a succeeding interest period, all without relief from Valuation and Appraisement Laws, and
with attorney's fees;

- B. Also securing any renewal or extension of such indebtedness;
- C. Also securing all future advances to the full amount of this mortgage;
- D. Also securing all indebtedness or liabilities incurred by the holder hereof for the protection of this security or
for the collection of this Mortgage.

Mortgagor agrees to pay Mortgagee, in addition to the regular payments, an amount in equal monthly installments
which will cover future payments of taxes, insurance, and assessments against said real estate; and these payments shall
constitute a trust fund out of which all future taxes, insurance, and assessments shall be paid by Mortgagee so far as it shall
cover such payments, and any deficiency shall be paid by Mortgagor as and when the payments become due, and any
permanent surplus shall be credited to the principal.

Mortgagor further covenants and agrees as follows:

1. To keep all buildings, fixtures, and improvements on said premises, now or hereafter erected thereon, and all equipment attached to or used in connection with the fixtures on said premises herein mortgaged insured against loss or damage by fire, windstorm and extended coverage in such sums and with such insurers as may be approved by Mortgagee as a further security for said indebtedness, which insurance policy or policies shall carry a mortgage clause with loss payable to Mortgagee in form satisfactory to Mortgagee to be delivered to possession of Mortgagee to be held continuously through period of the existence of said indebtedness or any portion thereof.

Form # 170



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PREPARED BY:
UNLESS SO REQUIRED BY LAW.
SECURITY NUMBER IN THIS DOCUMENT.
ABLE CARE TO REDACT EACH SOCIAL
PERJURY, THAT I HAVE TAKEN REASON.
"I AFFIRM, UNDER THE PENALTIES FOR

Mail to:

This instrument prepared by: _____
Resident of _____ County _____
County of Residence _____
MADE IN MAHES (Printed)
MY COMMISSION EXPIRES FEB. 5, 2009
TAKEN COUNTY _____ Signature _____
Notary Public
My commission expires NOTARY PUBLIC STATE OF INDIANA
Witness my hand and official MARY ANN HANES
Date 17, 2006
who acknowledged the execution of the foregoing Mortgage.
and _____, respectively of LAKE CO. INDIANA
Before me, a Notary Public in and for said County and State, personally appeared JOHN J. SASSA JR., PEBN
State of Indiana, County of _____, ss _____
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STOP

10. Additional Covenants.
Administrators of Mortgagor, or successors in ownership.
9. All terms of this Mortgage shall be binding on each and all successors in ownership of said real estate, as well as upon all heirs, executors,
trustees or administrators of Mortgagor, or his assigns, may apply for the appointment of a receiver, which receiver is hereby authorized
for the benefit of the Mortgagor, or his assigns, to collect the rents, income or in kind, and hold the proceeds subject to the value of the mortgaged property or
to take possession of the said real estate; collect the rents, income or in kind, and hold the proceeds subject to the value of the mortgaged property or
8. In the event of such foreclosure, the Mortgagor, or his assigns, may apply for the appointment of a receiver, which receiver is hereby authorized
to express any authority to cause a continuation of the abstract of title at the expense of Mortgagor to show the condition of the title at the date of said
Mortgage.
7. In case of delinquency or default in any payment required in this Mortgage and the institution of foreclosure proceedings, Mortgagee
real estate pursuant to said foreclosure by the holder thereof, the abstract of title and any continuation thereof shall be the absolute property of said
person per annum, shall become part of the debt secured by this Mortgage and collectible as such; and in case of foreclosure and purchase of said
continuation and which sums necessarily spent for the continuation of the abstract of title to the said real estate, together with interest thereon at the rate of
interest pursued by the holder thereof, the abstract of title and any continuation thereof shall be the absolute property of said
Mortgagor.
6. It is agreed that the time is the essence of this agreement and that, in case of default in the payment of any instalment which shall become
due and payable, the holder of the note and Mortgagee may, at his option, declare all of the debt due and payable; and any failure to exercise said option
shall not constitute a waiver of the right to exercise the same at a later date. In the event any proceedings shall be instituted on any junior lien or
accumulation against said real estate, then the Mortgagee herein may immediately declare this Mortgage due and payable and institute such proceedings as
may be necessary to protect his interest, then the Mortgagee herein may immediately declare this Mortgage due and payable, litigating, plumbming,
shall not constitute a waiver of the note and Mortgagee may, at his option, declare all of the debt due and payable; and any failure to exercise said option
due and payable, the holder of the note and Mortgagee may, at his option, declare all of the debt due and payable; and any failure to exercise said option
shall be the consequence of this agreement and that, in case of default in the payment of any instalment which shall become
approprialed shall be paid to this Mortgagee.
5. In case any part of the premises is approprialed under the power of eminent domain, the entire amount paid for said portion of the premises so
Mortgagee shall be subrogated to any lien or claim paid by money's advanced and hereby secured.
without the consent of the holder of any junior lien or encumbrance, shall not operate to cause a loss of the priority of this Mortgage over such junior lien.
modify in any manner the effect of the original liability of the Mortgagee, and any extension of time on this Mortgage by Mortgagee or his assigns,
4. No sale of the premises hereby mortgaged or extension of time for the payment of the debt hereby secured shall operate to release, discharge, or
discharge; and any such conveyance, or reduction shall not release any maker, endorser, or guarantor from any liability on said obligation.
3. The holder of this obligation may renew the same or extend the time of payment of the indebtedness or any part thereof or reduce the payments
in their present condition and receipt, normal and ordinary depreciation; Mortgagee shall not do or suffer to be done any acts which will impair
the security of this mortgage nor any illegal or immoral acts on said premises; and Mortgagee shall have the right to inspect said premises at all reasonable
times.
2. To exercise due diligence in the operation, management, and occupation of said real estate and the improvements thereon and not to remove or
suffer to be removed any fixture(s) and/or appurtenance(s), now or hereafter placed on said premises; and to keep said real estate and improvements thereon
in their present condition and receipt, normal and ordinary depreciation; Mortgagee shall not do or suffer to be done any acts which will impair
the security of this mortgage nor any illegal or immoral acts on said premises; and Mortgagee shall have the right to inspect said premises at all reasonable
times.