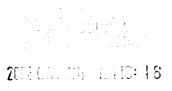


2006 093066



MICH HAN

## INDIANA REAL ESTATE MORTGAGE REVOLVING LINE OF CREDIT

THIS INDENTURE WITNESSETH, that <u>LINDY MALIK</u>, hereinafter referred to as Mortgagors, of <u>LAKE</u> County, State of <u>IN</u>, Mortgage and warrant to Wells Fargo Financial Bank, hereinafter referred to as Mortgagee, the following described real estate in <u>LAKE</u> County, State of <u>IN</u>, to wit: LOT 30, IN BLOCK 1, IN AVONDALE, HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 20,

LOT 30, IN BLOCK 1, IN AVONDALE, HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 20, PAGE 7, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

APN:26-32-0001-0030

to secure the repayment of Mortgagors' indebtedness evidenced by a Credit Card Account Agreement ("Agreement") in the amount of \$ 11,500.00 ("credit limit") 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 credit limit.

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 appraisement 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.

IN-2143NOWLINE-0706 (ROC) Page 1 of 2

10V COST 488-36976

AUGUST, 2006	to set their hands this day of
Sign here <u>Lindy Malik</u> Type name as signed: LINDY MALIK	Sign here
Sign hereType name as signed:	Sign here
State Of	
Before me, the undersigned, a Notary Public in and for said County, this 29 day of AUGUST, 2006, came LINDY MALIK, and acknowledged the execution of the foregoing Mortgage.  Witness my hand and official seal.  Document is	
Type name as signed:  My Commission Expires:  This instrument was prepared by:  KIM FONDER	the property of
I affirm, under the penalties for perjury, that I have taken reathis document, unless required by law.	asonable care to redact each Social Security number in
Return to: Wells Fargo Financial Bank, 3201 N. 4th Ave., S	IOUX PAIIS, SD 5/104

## EXHIBIT "A"

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

LOT 30, IN BLOCK 1, IN AVONDALE, HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 20, PAGE 7, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

APN:26-32-0001-0030

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.

