

Real Estate Mortgage

→ This Indenture Witnesseth, That ANTWI COFFEE, Mortgagor

of LAKE County, in the State of INDIANA

Mortgage and Warrant to ANNIE D. WILLIAMS, Mortgagee

of GARY, LAKE County, in the State of INDIANA, the following described

Real Estate in GARY, LAKE County, in the State of Indiana, as follows, to-wit:

1747 Mississippi Street, Gary, Indiana

With Legal Description:

The South 27 feet of Lot 6 and the North 21 feet of Lot 7 Block 1, Corrected Plat of Marshalltown, in the City of Gary, as shown in Plat Book 29, page 95, in Lake Couty, Indiana Commonly known as: 1747 Mississippi Street, Gary, Indiana

Key No.: 46-535-06

2006 186327

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

To secure the payments, when the same shall become due, on the following indebtedness of even date herewith: Promissory Note in the sum of Twenty One Thousand Five Hundred ***** Dollars, which includes principal and interest, commencing on the 1st day of JULY 2006 and \$ on the 1st day of each***See Addl. Cov.* with interest at the rate of 8.5% per cent annum computed***** See Addl. Cov.*

ADDITIONAL COVENANTS ATTACHED

and the mortgagor expressly agree to pay the sum of money above secured, without relief from valuation or appraisal laws; and upon failure to pay any one of said notes, or any part thereof, at maturity, or the interest thereon, or any part thereof, when due, or the taxes or insurance as hereinafter stipulated, then all of said notes are to be due and collectible, and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until all of said notes are paid, said mortgagor will keep all legal taxes and charges against said premises paid as they become due, and will keep the buildings thereon insured for the benefit of the mortgagee, as h interest may appear and the policy duly assigned to the mortgagee, to the amount of Dollars, and failing to do so, said mortgagee, may pay said taxes or insurance, and the amount so paid, with per cent interest thereon, shall be a part of the debt secured by this mortgage.

In Witness Whereof, the said mortgagor ha hereunto set hands and seal this 7th day of July 2006

Antwi Coffee (Seal) _____ (Seal) _____ (Seal) _____ (Seal) _____ (Seal) _____ (Seal) _____ (Seal)

This instrument prepared by:

FILED FOR RECORD
LAKE COUNTY
MICHAEL BROWN
RECORDER

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STATE OF INDIANA, Lake COUNTY, ss:

Before me, the undersigned, a Notary Public in and for said County, this 7th day of July 2006 came.....

....., and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

[Signature] Notary Public

My Commission expires 2-23-08

ASSIGNMENT OF MORTGAGE

FOR VALUE RECEIVED, the annexed Mortgage to..... which is recorded in the office of the Recorder of..... County, Indiana, in Mortgage Record....., page....., and the notes described therein which it secures are hereby assigned and transferred to..... without recourse upon the mortgage.

Witness the hand and seal of said mortgagee, this..... day of....., 19..... (SEAL)

STATE OF INDIANA,..... County, ss: :
 Before me, the undersigned, a Notary Public in and for said county, this..... day of..... 19....., came..... and acknowledged the execution of the annexed assignment of mortgage.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission expires..... Notary Public.

RELEASE OF MORTGAGE

THIS CERTIFIES that the annexed Mortgage to..... which is recorded in the office of the Recorder of..... County, Indiana, in Mortgage Record....., page....., has been fully paid and satisfied and the same is hereby released.

Witness the hand and seal of said mortgagee, this..... day of....., 19..... (SEAL)

STATE OF INDIANA,..... County, ss: :
 Before me, the undersigned, a Notary Public in and for said county, this..... day of..... 19....., came..... and acknowledged the execution of the annexed release of mortgage.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission expires..... Notary Public.

MORTGAGE

FROM..... TO.....

Received for record this..... day of....., 19..... at..... o'clock..... m., and recorded in Mortgage Record No. page.....

Recorder..... County.

Fee \$.....

CERTIFIED LEGAL FORMS, INC., P.O. BOX 11892, FT. LAUDERDALE, FLA. 33399

ADDITIONAL COVENANTS
Mortgagor Further Covenants and Agrees As Follows:

Interest rate of 8.5% per cent 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 eight per cent 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 Appraisal Laws, and with attorney's fee;

- A. Also securing any renewal or extension of such indebtedness;
- B. Also securing all future advances to the full amount of this mortgage;
- C. 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 to Mortgagee, in addition to the regular payments, an amount in equal monthly installments which will cover future payments of taxes, against said real estate; and these payments shall constitute a trust fund out of which all future taxes, shall be paid by Mortgagee so far as it shall cover such payments, and any deficiency shall be paid by Morgagor 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 building, 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. Mortgagor secures and/or pay insurance premium. And executes the aforementioned stipulations in this paragraph.
2. To exercise due diligence in the operation, management and occupation of said real estate and the improvements and Mortgagee shall have the right to inspect said premises at all reasonable times.
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 thereon; and any such renewal, extension or reduction shall not release any maker, endorser, or guarantor from any liability on said obligation.
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 modify in any manner the effect of the original liability of the Mortgagor; and any extension of time on this mortgage by Mortgagee or his assigns, 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. Mortgagee shall be subrogated to any lien or claim paid by moneys advanced and hereby secured.
5. In case any part of the premises is appropriated under the power of eminent domain, the entire amount paid for said portion of the premises so appropriated shall be paid to this Mortgagee.

Covenants Continue

Party's Initial:
A.C

6. It is agreed that time is the essence of this agreement and that, in case of default in the payment of any installment when the same shall become due and payable, the holder of the note and mortgage may, at his option, declare all of the debt due and payable, and any failure to exercise said option shall not constitute an waiver of right to exercise the same at a later date. In the event any proceedings shall be instituted on any junior lien or encumbrance 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. The lien of this mortgage shall include all heating, plumbing and lighting or other fixtures now or hereafter attached to or used in connection with said premises.
7. In case of delinquency or default in any payment required in this mortgage and the institution of foreclosure proceedings thereunder, Mortgagee is expressly authorized 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 continuation and which sums necessarily spent for continuation of the abstract of title to the said real estate, together with interest thereon at the rate of eight per cent per annum, shall become part of the debt secured by this mortgage and collectable as such; and in case of foreclosure and purchase of said real estate pursuant to said foreclosure by the holder thereof, the abstract of title and any continuation thereof shall be the absolute property of the Mortgagee.
8. In the event of such fore closure, the Mortgagee, or his assigns, may apply for the appointment of a receiver, which receiver is hereby authorized to take possession of the said real estate, collect the rents, income or profit, in money or in kind, and hold the proceeds subject to the order of the court for the benefit of the Mortgagee pending foreclosure proceedings. Said receiver may be appointed irrespective of the value of the mortgaged property or its adequacy to secure or discharge the indebtedness due or to become due.
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, administrators of Mortgagor or successors in ownership.

10. Additional Covenants:

and every month thereafter until _____
 Mortgagors to pay a late charge of \$ 50.00 for any payments not paid on or before the 15th day of each month.

In Witness Whereof, _____ the said mortgagor ha hereunto set
 hands and seal this 7th day of July 2006

Antwi Coffee (Seal) _____ (Seal)
 ANTWI COFFEE (Seal) _____ (Seal)

STATE OF INDIANA, Lake COUNTY, as:
 Before me, the undersigned, a Notary Public in and for said
 County, this 7th day
 of July, 2006,
 came Antwi Coffee
 and acknowledged the execution of the fore going instrument.
 Witness my hand and official seal.
 My commission expires... 2-23-08 [Signature] Notary Public

This instrument prepared by:

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