

3

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2007 049463

2007 JUN 18 PM 12:53

MICHAEL A. BROWN  
RECORDER

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

THIS INDENTURE WITNESSETH, that ARTHUR LEE WILLIAMS, JR AND JANICE C WILLIAMS, 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 description of the property is on a separate form attached to this Mortgage/Deed of Trust, which description is part of the Mortgage/Deed of Trust.

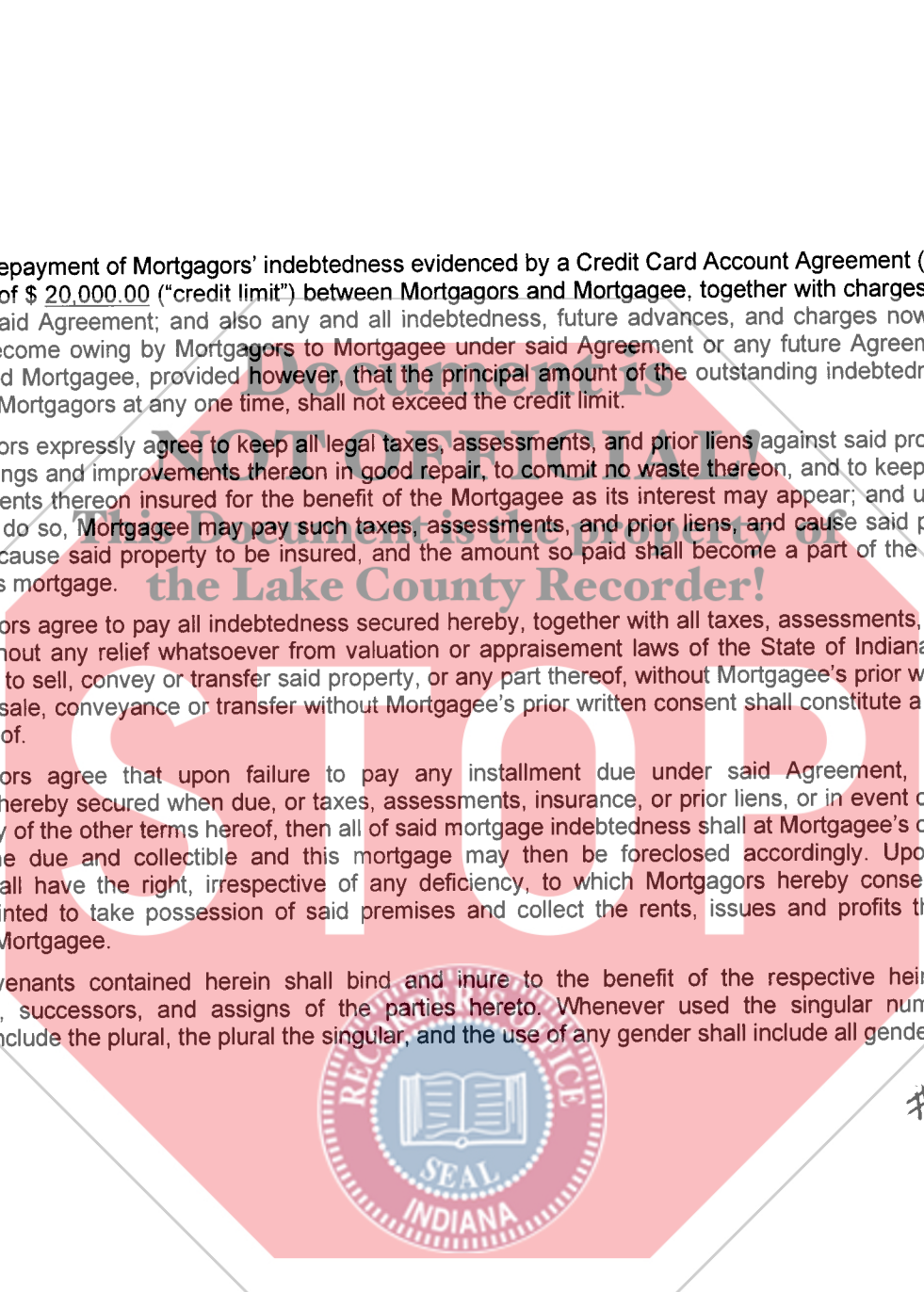
to secure the repayment of Mortgagors' indebtedness evidenced by a Credit Card Account Agreement ("Agreement") in the amount of \$ 20,000.00 ("credit limit") between Mortgagors and Mortgagee, together with charges according to the terms of said Agreement; and also any and all indebtedness, future advances, 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 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.



# 0488-37551

18-  
DG

HOLD FOR RICK

IN WITNESS WHEREOF, the Mortgagors have hereunto set their hands this 23 day of MAY, 2007

Sign here *Arthur L Williams*  
Type name as signed: ARTHUR LEE WILLIAMS, JR

Sign here *Janice Williams*  
Type name as signed: JANICE C WILLIAMS

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 23 day of MAY, 2007, came ARTHUR LEE WILLIAMS, JR AND JANICE C WILLIAMS, HUSBAND AND WIFE, and acknowledged the execution of the foregoing Mortgage.

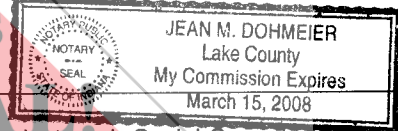
Witness my hand and official seal.

Type name as signed: \_\_\_\_\_

*Jean M Dohmeier*  
JEAN M DOHMEIER, Notary Public

My Commission Expires: MARCH 15, 2008

This instrument was prepared by: DARLENE NAGEL



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.

**Document is NOT OFFICIAL**  
**This Document is the property of the Lake County Recorder!**

*Jean Dohmeier*  
Name

Return to: Wells Fargo Financial Bank, 3201 N. 4th Ave., Sioux Falls, SD 57104



## Mortgage/Deed of Trust Addendum

Addendum for legal description of mortgage/deed of trust dated, MAY 23, 2007, ARTHUR LEE WILLIAMS, JR , JANICE C WILLIAMS mortgagor(s):

Legal description:

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

LOT 16 AND THE EAST 2 FEET OF LOT 15 IN BLOCK 1 IN OAKLAND ADDITION TO THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 6 PAGES 35, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

APN:26-35-0168-0016



NA-1492NOWLINE-1205 (ROC)