

2

2nd Mortgage

2008 FEB 27 11:56 AM
FILED FOR RECORDS
LAKE COUNTY
STATE OF INDIANA

This agreement states, that DENNIS L. OWEN ("Mortgagee") DOES
HEREBY MORTGAGE AND WARRANT unto CHARLES W SPAINER
("Mortgagee") the following real estate commonly known as:
3014 E Elm St GRILLITH IN 46319 ("Real Estate").
SEE ATTACHED

This mortgage is given to secure the performance of and also to secure the
payment for the principal sum of: \$ 9900.00

THE MORTGAGOR EXPRESSLY COVENANTS AND AGREES:

- To promptly pay when due the monthly principal and interest on the note in the sum of \$ 125.00, for 35 months, at an interest rate of 8 % with the initial payment due on 3/1/2008
- To promptly pay all real estate taxes, assessments and other charges against said real estate when due.
- In the event of a payment made more than 15 days past the due date of the 1st of each month, a late penalty of \$25.00 will be assessed.
- In the event that payments are not received for 2 or more consecutive months, mortgagee has the right to notify borrower of possible foreclosure procedures and all legal rights entitled to mortgagee there after caused by lack of payment.
- This Mortgage will be have a balloon payment due 3 years from the date signed on which expires on 3/1/2011. At that time the Mortgagee has the option to call the note for the remaining principle balance due in full.
BALANCE DUE: 6792.28

THE PARTIES EACH EXPRESSLY COVENANT AND AGREE:

- Mortgagor and Mortgagee acknowledge that this mortgage shall be subordinate to and junior to a first mortgage between HOME LOAN SERV as Mortgagor/Lender in the amount of \$ _____.

IN WITNESS WHEREOF, each mortgagor has hereunto affixed his name on this
26 day of JANUARY, 2008.

Dennis L. Owen
(Mortgagee/Seller)

Charles Spanier
(Mortgagor/Buyer)

WITNESS Russell L. K. Paul

1/25/08
State of In
County of Lake
Dated - April 1, 2008
Esther M. Hoshaw
Comm. Expires: March 31, 2009

ESTHER M. HOSHAW
Notary Public
SEAL
State of Indiana
My Commission Expires 05/21/2009

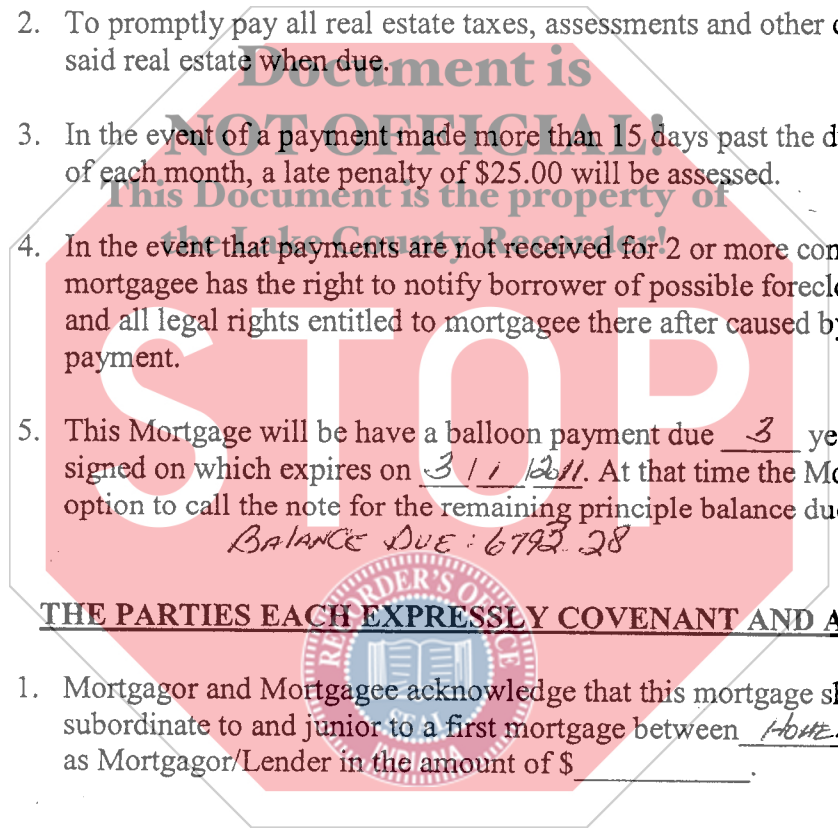


Exhibit A

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 086627

2002 SEP 26 AM 9:05

QUITCLAIM DEED

MORRIS W. CARTER
RECORDER

THIS INDENTURE WITNESSETH, That **Ellen O. Ruehl**, (Grantor) of Lake County in the State of Indiana, **QUITCLAIMS** to **Charles W. Spanier**, (Grantee) of Lake County in the State of Indiana for the sum of One Dollar (\$1.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following-described real estate in Lake County, Indiana, to-wit:

The West 50 feet of the East 100 feet of: That part of the Southwest Quarter of the Northwest fractional quarter of Section 31, Township 36 North, Range 8 West of the 2nd P.M., described as: Commencing at the intersection of the Southerly right of way line of the Michigan Central Railroad with the South line of said Southwest Quarter of the Northwest fractional quarter and running thence East along said South line 613.77 feet to a point 747.9 feet East of the Southwest corner of said quarter Section; thence North 228.10 feet to a point in aforesaid Southerly right of way line which is 747.9 feet East of the West line of said Section 31; thence Southwesterly along said right of way line to the point of beginning, in Lake County, Indiana,

and commonly known as **2014 East Elm Street, Griffith, IN 46319 - Key #: 39-22-38**

IN WITNESS WHEREOF, Grantor has executed this deed on **September 10, 2002**

Ellen O. Ruehl
Ellen O. Ruehl

STATE OF INDIANA)

COUNTY OF LAKE)

Document is NOT OFFICIAL!

Before me, a Notary Public in and for Lake County, Indiana, personally appeared **Ellen O. Ruehl**, who acknowledged the voluntary execution of the foregoing Quitclaim Deed, and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal on **September 10, 2002**

Jack W. Lund
JACK W. LUND, NOTARY PUBLIC

My Commission expires: ~~9-10-99~~ *5-23-08*

Send tax statements to: 2014 East Elm Street, Griffith, IN 46319

This instrument prepared by:
JACK W. LUND, P.C., 3979 Cleveland Street, Gary, IN 46408, (219)980-0660



REGISTERED FOR TAXATION SUBJECT TO FINAL ADJUSTMENT FOR TRANSFER
PELLEGRINI BENJAMIN
COUNTY AUDITOR

\$14.00
not
18631