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MIC. RECORDER

Reception No. _____

Recorded this _____ day of _____, A.D. _____, _____ o'clock _____ m.

REAL ESTATE MORTGAGE

(This Mortgage secures the described indebtedness and renewals thereof.)

THIS INDENTURE WITNESSETH, that _____
THOMAS M. ADAMS & REBECCA S. ADAMS

MARRIED hereinafter called Mortgagor of LAKE County, in the State of Indiana, Mortgage and Warrant to AMERICAN GENERAL FINANCIAL SERVICES, INC. 2136 45th St. Highland, IN 46322 hereinafter called Mortgagee, of LAKE County, in the State of Indiana the following described Real Estate situated in LAKE County, in the State of Indiana, as follows, to wit:

LOT 13, EXCEPT THE SOUTH 155.48 FEET THEREOF, IN BLOCK 1 IN HIGHLAND ESTATES, IN THE TOWN OF HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 27 PAGE 84, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, AND THAT PART OF THE VACATED SOUTH 40 FEET OF ARTERIAL HIGHWAY ADJOINING SAID PART OF LOT 13 ON THE NORTH.

to secure the repayment of a Note/Agreement (herein referred to as "Note") of the same date herewith for the principal sum of \$ 6968.00 executed by the Mortgagor and payable to the Mortgagee, on or before 48 months after date, in installments and with interest thereon, all as provided in said Note, and any renewal thereof; the Mortgagor expressly agrees to pay the sum of money above secured, all without relief from valuation or appraisal laws, and with attorneys' fees; and upon failure to pay any installment on said Note, 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 said Note shall immediately be due and payable, and this Mortgage may be foreclosed accordingly; it is further expressly agreed by the undersigned, that until all indebtedness owing on said Note or any renewal thereof is paid, Mortgagor will keep all Required Insurance premiums, taxes, governmental assessments, levies, and charges against said premises that could encumber said Real Estate paid as they become due. Hazard Insurance shall include all coverage set forth in the Note and shall at a minimum keep the buildings and improvements thereon insured for fire, extended coverage, vandalism and malicious mischief for the benefit of the Mortgagee as its interests may appear, and the policy duly assigned in the amount of Eighty Thousand Dollars and zero cents

_____ Dollars (\$ 80,000.00).

Mortgagor's failure to keep such insurance coverage, taxes and charges current, as described in the preceding sentence, may result, at Mortgagee's option, without waiving any of its other rights or remedies and after giving any notice required by law, in Mortgagee paying said insurance, taxes or charges, and the amount so paid, with interest thereon at the rate described in said Note will be and become a part of the indebtedness secured by this Mortgage.

Mortgagee may elect, the law may require, or Mortgagor may request that Mortgagee maintain an escrow fund for payment of real estate taxes, assessments, insurance premiums, or other obligations that might encumber the Real Estate if not timely paid when due. If so elected, if required by law, or if Mortgagor's request is granted, Mortgagor will pay to Mortgagee on the day monthly payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Mortgage as a lien or encumbrance on the property; (b) leasehold payments or ground rents on the property, if any; and (c) premiums for any and all insurance required by Mortgagee, including, but not limited to, Hazard Insurance and Flood Insurance. These items are called "Escrow Items."

At origination or at any time during the term of the Note, Mortgagee may require that Community Association Dues, Fees, and Assessments, if any, be paid into escrow by Mortgagor, and such Dues, Fees and Assessments will be an Escrow Item. Mortgagor will promptly furnish to Mortgagee all notices of amounts to be paid under this section.

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Mortgagor will pay Mortgagee the Funds for Escrow Items unless Mortgagee waives Mortgagor's obligation to pay the Funds for any or all Escrow Items. Mortgagee may waive Mortgagor's obligation to pay Mortgagee Funds for any or all Escrow Items at any time more than one year after origination. Any such waiver may only be in writing. In the event of such waiver, Mortgagor will pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Mortgagee, or for which no escrow Funds have been collected, and, if Mortgagee requires, will furnish to Mortgagee receipts evidencing such payment within such time period as Mortgagee may require. If Mortgagor is obligated to pay Escrow Items directly and fails to do so, Mortgagee may pay such amount and Mortgagor will then be obligated to repay to Mortgagee any such amount under the terms provided above. Mortgagee may revoke its waiver of obligation to pay any or all Escrow Items at any time by a notice given in accordance with the notice provision of this Mortgage and, upon such revocation, Mortgagor will pay to Mortgagee all Funds, and in such amounts, that are then required under this or other applicable sections.

Mortgagee may, at any time, collect and hold Funds in an amount (a) sufficient to permit Mortgagee to apply the Funds at the time specified under the Federal Real Estate Settlement Procedures Act and implementing regulations (collectively, "RESPA"), and (b) not to exceed the maximum amount a Mortgagee can require under RESPA. If holding such Funds, Mortgagee will estimate the amount of Funds due from Mortgagor on the basis of current data and reasonable estimates of expenditures for future Escrow Items or otherwise in accordance with applicable law.

The Funds will be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity or in any Federal Home Loan Bank. Mortgagee will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Mortgagee will not charge Mortgagor for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Mortgagee pays Mortgagor interest on the Funds and applicable law permits Mortgagee to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Mortgagee will not be required to pay Mortgagor any interest or earnings on the Funds. Mortgagee will give to Mortgagor, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Mortgagee will account to Mortgagor for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Mortgagee will notify Mortgagor as required by RESPA, and Mortgagor will pay to Mortgagee the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Mortgagee will notify Mortgagor as required by RESPA, and Mortgagor will pay to Mortgagee the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Mortgage, Mortgagee will promptly refund to Mortgagor any Funds held by Mortgagee.

The Mortgagor, Mortgagor's heirs, personal representatives and assigns, covenants and agrees to pay said Note and interest as they become due and to repay such further advances, if any, with interest thereon as provided in the Note or Notes evidencing such advances. If Mortgagor shall fail to keep the Real Estate in a good condition of repair or shall permit the Real Estate to be in danger of the elements, vandalism or damage from other cause, Mortgagee may take such steps as are necessary in its judgment to protect the Real Estate.

Mortgagor expressly understands and agrees that by this Mortgage, Mortgagor hereby assigns to the Mortgagee all of Mortgagor's rights and interests in and to all rents or payment on land contracts from any and all tenants or contract purchasers due or to become due from any such tenants or purchasers so long as the indebtedness hereby secured remains unpaid in whole or in part.

And the Mortgagor covenants that at all times during the continuance of this Mortgage, Mortgagor will perform all covenants and conditions of all prior and existing mortgages to include payment of principal and interest on any debt or debts secured thereby and Mortgagor agrees that in the event of default in the performance of such covenants and conditions then the Mortgagee hereof may declare that any debt hereby secured shall be due and owing in full and Mortgagee may enforce this Mortgage by foreclosure with costs and attorney fees, or otherwise. In the event Mortgagor defaults in the performance of any obligations secured by a prior and existing mortgage, Mortgagee hereof may at its sole election pay and discharge said prior debt and Mortgage and Mortgagor agrees to be indebted to Mortgagee thereof in the additional amount so advanced and this Mortgage shall also secure such additional debt on the same terms and conditions.

And, at the option of the Mortgagee, it shall be lawful for the Mortgagee, who is hereby given and granted full right, license, power and authority, to peacefully enter into and take possession of the premises hereby mortgaged, or any part thereof, and to collect, receive and receipt for all rents, issues and profits thereof; and the Mortgagor agrees to deliver to the Mortgagee at any time after default, on request, possession of the mortgaged premises and all leases, papers and records at any time in the possession or control of the Mortgagor pertaining to the premises, and further agrees to make, execute and deliver to the Mortgagee all such further assurances as may be proper for perfecting or completing the security hereunder.

IN WITNESS WHEREOF, the said Mortgagor HAS hereunto set THEIR hands and seals this 9th day of December, 2010.

Lawrence Horvath (SEAL)
Witness: LAWRENCE HORVATH

Thomas M Adams (SEAL)
Mortgagor: THOMAS M ADAMS

Ann Chappell (SEAL)
Witness: ANN CHAPPELL

Rebecca S Adams (SEAL)
Mortgagor: REBECCA S ADAMS

STATE OF INDIANA)
COUNTY OF) SS:

Before me, the undersigned, a Notary Public in and for said County, this 7th day of December, 2010 came Thomas M. Adams & Rebecca S. Adams

and acknowledged the execution of the foregoing instrument.

WITNESS OF MY HAND and official seal.

My Commission expires February 19, 2014

[Signature]

Notary Public

This instrument was prepared by Kelli L. Allen

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. LAWRENCE HORVATH

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 _____

(Seal)
By: _____

STATE OF INDIANA, _____ County ss:

Before me, the undersigned, a Notary Public in and for said county, this ____ day of _____, _____ came _____ and acknowledged the execution of the annexed release of Mortgage.

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

My Commission expires _____ Notary Public

MORTGAGE	FROM	TO	Received for record this _____ day of _____	at _____ o'clock _____ m., and	recorded in Mortgage Record No. _____	page _____ Recorder _____	County. _____	Fee \$ _____

Co# 2472 Br# 113548 MLO# 118717