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RECORDING REQUESTED BY

MEMBERS SOURCE CREDIT UNION 8580 VIRGINIA STREET MERRILLVILLE, IN 46410

WHEN RECORDED, MAIL TO

MEMBERS SOURCE CREDIT UNION
8580 VIRGINIA STREET
MERRILLVILLE, IN 46410

[Space Above This Line For Recording Data]

### MORTGAGE

191	MICAGE	
THIS MORTGAGE ("Security Instrume The mortgagor is EDWARD A BRANN AND LAURA-CANTU B		rrower").
which is organized and existing under the law	embers Source of Indiana Credit Union of Indiana	,
and whose address is 8580 Virginia St Borrower owes Lender the principal sum of fifteen thousand and xx / 100	Merrillville, IN 46410 ("L	ender").
Dollars (U.S. \$ This 15,000.00 m).	This debt is evidenced by Borrower's note dated the	
paid earlier, due and payable on 5/	ch provides for monthly payments, with the full de 5/2016 This Security Instrument sec	bt, if not cures to
Lender: (a) the repayment of the debt eviden	ed by the Note, with interest, and all renewals, ex of all other sums, with interest, advanced under pa	tensions
7 to protect the security of this Security Instru	nent; and (c) the performance of Borrower's covena	
agreements under this Security Instrument an	the Note. gage, grant and convey to Lender the following de	osoribod
property located in	LAKE County,	
See Schedule A for Description		
which has the address of 10 HAWTHORNE P [Street]	SCHERERVILLE [City]	
Indiana 46375 ("Property Ad [Zip Code]	dress");  VEAL  VOIANA  VOIANA	
	AMOUNT \$ 30 <sup>66</sup>	
	CASH CHARGE	<u> </u>
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Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve

monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to any late charges due under the Note; fourth, to interest due; and last to principal due.

second, to amounts payable under paragraph 2; third, to any late charges due under the Note, lourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

evidencing the payments.

Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, or defends against enforcement of the lien in a manner of the lien in legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien, which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insurance. Borrower snall keep the improvements now existing or nereatter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval, which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires

mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

ause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument,

whether or not then due. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy. Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not

apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential

quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice

prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release

this Security Instrument without charge to Borrower.

#### SCHEDULE A

LOT 1, HONEY DEW KNOT SUBDIVISION, TO THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK78, PAGE 30, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, AND AMENDED BY CERTIFICATE OF CORRECTIO RECORDED JUNE 25, 199 AS DOCUMENT NO. 99053022.





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Note: All March Start

`PLEASE RETURN TO: First Federal Savings and Loan Association of Hammond 9030 Cline Avenue Highland, IN 46322

## SATISFACTION OF MORTGAGE

<u>THIS CERTIFIES</u> that a certain mortgage executed by <u>William O. Hanson And Gail L. Hanson</u>, to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND, INDIANA on the <u>23rd</u> of <u>April</u>, <u>1996</u> mortgaging certain Real Estate described as follows:

LOT 18, BLOCK 18, HOMESTEAD GARDENS MASTER ADDITION, BLOCK 18 AND 19, IN THE TOWN OF HIGHLAND, AS SHOWN IN PLAT BOOK 34, PAGE 79, IN LAKE COUNTY, INDIANA.

Was recorded as DOCUMEN	T NO. <u>96028500</u> in Mortgage Record_	at page in the	
Recorder's Office of <u>Lake</u>	COUNTY, INDIANA and at the	his date has been fully paid and satisfied	
And the same is <u>HEREBY FU</u>	LLY RELEASED OFFICI	AL!	
HAMMOND, INDIANA has		AVINGS AND LOAN ASSOCIATION by its PRESIDENT and its corporate seal to 211.	
ATTEST:	Beyree Jok	ST FEDERAL SAVINGS AND LOAN ociation of Hammond, Indiana  The Q- Fuyek  nn A Freyek President	
STATE OF INDIANA COUNTY OF LAKE \$ SS:	SUBER SO		
appeared: John A. Freyek PRESIDENT and Senior Vice: OF HAMMOND, INDIANA above Satisfaction of Mortga	and Monique L. Reyna President respectively of FIRST FEDER and severally acknowledged that as:	or the State and County aforesaid, person , personally known to me to be ERAL SAVINGS AND LOAN ASSOCIATI such Officers they signed and delivered for and on behalf of said corporation as , on the above date.	the ION the
My commission Expires:  April 3, 2018 ——	April 03, 2018	Alicia Wallace, Notary Public of Residence: LAKE	<del></del>
This document prepared by:	Nicole L. Holman, Mortgage J	Loan Servicer	
	reduct each Social Security number this Volument Important I have taken reasonable care reduct each Social Security number this Volument Important Propriete by I.	e to	· ·



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\*PLEASE RETURN TO: First Federal Savings and Loan Association of Hammond 9030 Cline Avenue Highland, IN 46322

SATISFACTION OF MORTGAGE

<u>THIS CERTIFIES</u> that a certain mortgage executed by <u>John Gescheidler</u> and <u>Patricia Gescheidler</u>, to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND, INDIANA on the <u>27th</u> of <u>April</u>, <u>2010</u> mortgaging certain Real Estate described as follows:

LOT 71 IN MEADOW OF DYER, PHASE TWO B, AN ADDITION TO THE TOWN OF DYER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 84, PAGE 99, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Was recorded as DO	CUMENT NO. 2	<u>2010 025748</u> in Mort	gage Record	at page	in <b>t</b> he
Recorder's Office of _	<u>Lake</u>	COUNTY, INDIAN	A and at this date ha	s been fully paid	and satisfied
And the same is <u>HER</u>	REBY FULLY RE	ELEASED. TOF	FICIAL!		
<u>IN WITNESS</u> HAMMOND, INDIA be affixed and atteste	NA has caused	this instrument to			
ATTEST:	A Rapu		Association of I	L SAVINGS AND Hammond, Indiana A Fuyuk ek President	a
Morique La Reyna, S STATE OF INDIANA COUNTY OF LAKE	4	dent	RSO		
appeared: John A. Fr PRESIDENT and S ASSOCIATION OF	reyek Senior Vice P HAMMOND, II oove Satisfaction	and Monique L. resident respective NDIANA and seven of Mortgage, as the	ly of FIRST FED rally acknowledged hey are authorized s	personally know ERAL SAVING that as such Off o to do, for and	on to me to be the SS AND LOAN ficers they signed on behalf of said
My commission Expi <u>April 3, 2018</u> ——	res:	ALICIA WALLACE Notery Public, State of India Lake County My Commission Expires April 03, 2018	• (	<u>Uú</u> Wil lace, Notary Pub ace: LAKE	ilic
This document prepared l	oy <u>:</u>	Nicole L. Holma	n, Mortgage Loan Service	er	
		I affirm, under the pathat I have a high reduct each such such states this decument. The		AMOUNT  CASH ——  CHECK #  OVERAGE  COPY —  NON - COE	CHARGE 30293

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PLEASE RETURN TO: First Federal Savings and Loan Association of Hammond 9030 Cline Avenue Highland, IN 46322

# **→ SATISFACTION OF MORTGAGE**

THIS CERTIFIES that a certain mortgage executed by Eungin O. Kim and Young M. Kim, to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND, INDIANA on the 16th of December 2004 mortgaging certain Real Estate described as follows:

UNIT 84 IN BUILDING D IN CEDAR POINT CONDOMINUM, A HORIZONTAL PROPERTY REGIME, AS PER DECLARATION RECORDED AS DOCUMENT NO. 6622370, IN THE OFFICE OF RECORDER OF LAKE COUNTY, INDIANA, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON AREAS, APPERTAINING THERETO.

Was recorded as DOCU	MENT NO. <u>2004 110951</u> in Mortg	age Record	at page	in the
Recorder's Office of La	ake COUNTY, INDIANA	and at this date h	as been fully paid	and satisfied
And the same is <u>HEREF</u>	BY FULLY RELEASED. OF	FICIAL!		
HAMMOND, INDIAN.	WHEREOF, the said FIRST FED A has caused this instrument to be its Vice President, this 14th day of	e signed by its PRE	AND LOAN AS	SOCIATION OF rporate seal to be
ATTEST:	Legna	Association of By:	AL SAVINGS AND Hammond, Indiana  A Fugue  vek President	
Monique L Reyna, Sens STATE OF INDIANA COUNTY OF LAKE	SS:	50		
appeared: John A. Frey PRESIDENT and Vice HAMMOND, INDIAN Satisfaction of Mortgag	andersigned, a NOTARY PUBLIC, yek and Monique L President respectively of FIRST F A and severally acknowledged that ge, as they are authorized so to do ses and purposes therein set forth,	Reyna EDERAL SAVING at as such Officers t , for and on behalf	personally knows S AND LOAN As they signed and de of said corporatio	n to me to be the SSOCIATION OF elivered the above
My commission Expire April 3, 2018 ——	S:  ALICIA WALLACE Notery Public, State of Indiana Lake County wy Commission Expires April 03, 2018	Alicia W (County of Reside	uu Wald allace, Notary Pub ence: LAKE	laolic
This document prepared by:	Nicole L. Holmar	n, Mortgage Loan Serv	icer	
	I affirm, under the penaltithat I have the redact can be so also this document.  Nicole L. Holman	es for perjury,  Live care to  recording lay law.	AMOUNT \$CASHCHECK #	CHARGE 30290
			OVERAGE	

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Nine . PLEASE RETURN TO: First Federal Savings and Loan Association of Hammond 9030 Cline Avenue Highland, IN 46322 SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain mortgage executed by Linda A. Kolember, to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND, INDIANA on the 30th of December, 2009 mortgaging certain Real Estate described as follows:

UNIT NO. 3-C IN BUILDING NO. 9 IN WHITE OAK WOODS CONDOMINIUMS, A HORIZONTAL PROPERTY REGIME, ESTABLISHED UNDER THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 2001-084318, ALSO FILED IN PLAT BOOK 90 PAGE 96 AND AS DOCUMENT NO. 2001-084319 UNDER DATE OF OCTOBER 18, 2001, AND ALL AMENDMENTS THERETO, INCLUDING BUT NOT LIMITED TO THE SEVENTH AMENDMENT RECORDED DECEMBER 15, 2003 AS DOCUMENT NO. 2003-131568, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS APPERTAINING THERETO.

Was recorded as DOCUMENT 1	NO. 2010 001422 in Mortgage Record	at page _	in the
Recorder's Office of <u>Lake</u>	COUNTY, INDIANA and at this	date has been fully	paid and satisfied
And the same is <u>HEREBY FULL</u>	YRELEASED.	operty of	
HAMMOND, INDIANA has car	OF, the said FIRST FEDERAL SAV used this instrument to be signed by in President, this 28th day of April, 2011	its PRESIDENT and	ASSOCIATION OF its corporate seal to be
AŢTEST:		FEDERAL SAVINGS intion of Hammond, In Schular A. Freyek President	diana
Minigue & Xe	John	A. Freyek President	
Monique L. Reyna, Senior Vice	President		
STATE OF INDIANA COUNTY OF LAKE } SS:			
appeared: John A. Freyek PRESIDENT and Senior Vice Pre OF HAMMOND, INDIANA ar above Satisfaction of Mortgage	ned, a NOTARY PUBLIC, in and for and Monique L. Reyna esident respectively of FIRST FEDER and severally acknowledged that as sur, as they are authorized so to do, for uses and purposes therein set forth, or	personally lack part of the personal place of the personal part of the personal pers	known to me to be the LOAN ASSOCIATION uned and delivered the
My commission Expires: April 3, 2018		JUGA Collicia Wallace, Notary	Lalla y Public
This document prepared by:	Nicole L. Holman, Mortgage Lo	oan Servicer	
	Taff  calties for per casonable car recurity number recurity number recurity number recurity number recurity number	AMC CASI CHE	DUNT \$ 12 00 00 00 00 00 00 00 00 00 00 00 00 00