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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 049769

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MICHAEL B. BROWN
RECORDER

REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, **Kimberly Williams** ("Mortgagor") of Porter County, State of Indiana MORTGAGES AND WARRANTS to **Diana Ramirez** ("Mortgagee") of Lake County, Indiana:

Lots 20, 21 and 22 in Block 5 in 4th Addition to New Chicago, as per plat thereof, recorded in Plat Book 6 page 148, in the Office of the Recorder of Lake County, Indiana.

Parcel Number: 45-09-19-331-018.000-022
45-09-19-331-019.000-022
45-09-19-331-020.000-022

Commonly known as: 308 Washington Avenue, New Chicago, IN 46342

(hereinafter referred to as the "Mortgaged Premises") together with all rights, privileges, interests, easements, hereditaments, appurtenances, fixtures and improvements now or hereafter belonging, appertaining, attached to, or used in connection with, the Mortgaged Premises, and all the rents, issues, income and profits thereof.

This Mortgage is given to secure the obligations of Mortgagor to Mortgagee in the principal amount of **Sixty Five Thousand Dollars (\$65,000)**

Said principal and interest are payable as follows:

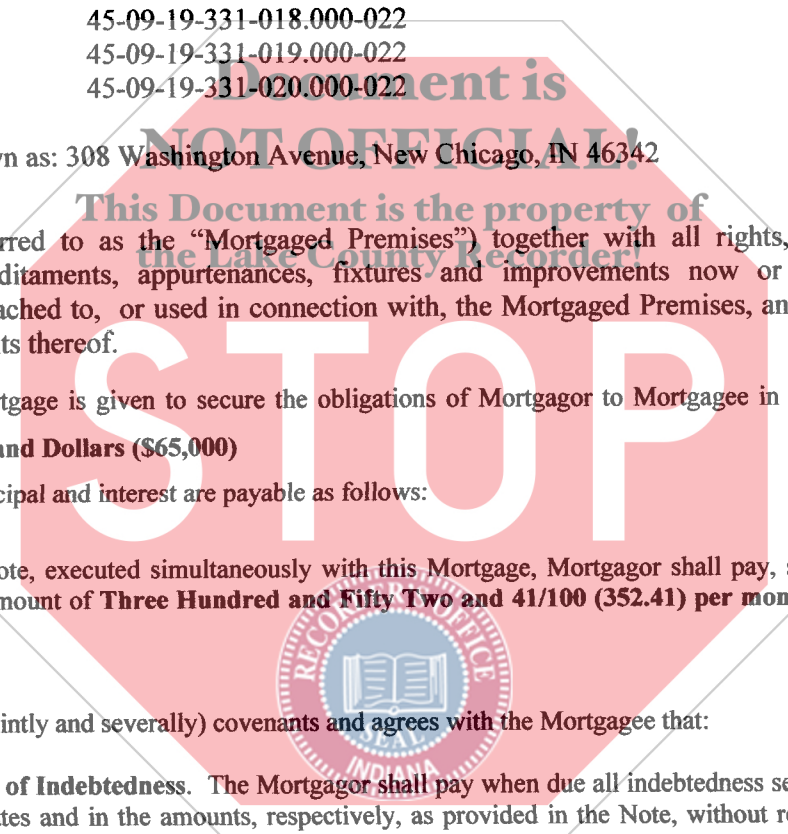
Pursuant to the Note, executed simultaneously with this Mortgage, Mortgagor shall pay, starting **August 5, 2014** payments in the amount of **Three Hundred and Fifty Two and 41/100 (352.41)** per month for **240 months** until **August 2034**.

The Mortgagor (jointly and severally) covenants and agrees with the Mortgagee that:

1. **Payment of Indebtedness.** The Mortgagor shall pay when due all indebtedness secured by this Mortgage, on the dates and in the amounts, respectively, as provided in the Note, without relief from valuation and

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TITLE COMPANY
92014-2211

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appraisement laws, and with attorneys' fees upon default.

2. **No Liens.** The Mortgagor shall not permit any lien or mechanics or materialmen to attach to and remain on the Mortgaged Premises or any part thereof for more than 45 days after receiving notice thereof from the Mortgagee.
3. **Repair of Mortgaged Premises; Insurance.** The Mortgagor shall keep the Mortgaged Premises in good repair and shall not commit waste thereon. The Mortgagor shall procure and maintain in effect at all times adequate insurance in insurance companies acceptable to the Mortgagee against loss, damage to, or destruction of the Mortgaged Premises because of fire, windstorm or other such hazards in such amounts as the Mortgagee may reasonably require from time to time, and all such insurance policies shall contain proper clauses making all proceeds of such policies payable to the Mortgagee and the Mortgagor as their respective interests may appear. All such policies of insurance shall be delivered to and retained by the Mortgagee until the indebtedness secured hereby is fully paid.
4. **Taxes and Assessments.** The Mortgagor shall pay all taxes or assessments levied or assessed against the Mortgaged Premises, or any part thereof, as and when the same become due and before penalties accrue.
5. **Advancements to Protect Security.** The Mortgagee may, at her option, advance and pay all sums necessary to protect and preserve the security intended to be given by this Mortgage. All sums so advanced and paid by the Mortgagee shall become a part of the indebtedness secured hereby and shall bear interest from the date or dates of payment at the rate of twelve per centum (12%) per annum. Such sums may include, but are not limited to, insurance premiums, taxes, assessments and liens which may be or become prior and senior to this Mortgage as a lien on the Mortgaged Premises, or any part thereof, and all costs, expenses and attorneys' fees incurred by the Mortgagee in respect of any and all legal or equitable proceedings which relate to this Mortgage or to the Mortgaged Premises.
6. **Default by Mortgagor; Remedies of Mortgagee.** Upon default by the Mortgagor in any payment provided for herein or in the Note, or in the performance of any covenant or agreement of the Mortgagor hereunder, or if the Mortgagor shall abandon the Mortgaged Premises, or if a trustee or receiver shall be appointed for the Mortgagor or for any part of the Mortgaged premises, except if said trustee or receiver is appointed in any bankruptcy action, then and in any such event, the entire indebtedness secured hereby shall become immediately due and payable at the option of the Mortgagee, without notice, and this Mortgage may be foreclosed accordingly. Upon such foreclosure, the Mortgagee may continue the abstract of title to the Mortgaged Premises or obtain other appropriate title evidence, and may add the cost thereof to the principal balance due.
7. **Non-Waiver; Remedies Cumulative.** No delay by the Mortgagee in the exercise of any of his rights hereunder shall preclude the exercise thereof so long as the Mortgagor is in default hereunder, and no failure of the Mortgagee to exercise any of his rights hereunder shall preclude the exercise thereof in the event of a subsequent default by the Mortgagor hereunder. The Mortgagor may enforce any one or more of his rights or remedies hereunder successively or concurrently.

8. **Extensions; Reductions; Renewals; Continued Liability or Mortgager.** The Mortgagee at her option, may extend the time for the payment of the indebtedness, or reduce the payments thereon, or accept a renewal note or notes therefor, without consent of any junior lien holder, but with the consent of the Mortgagor. No such extension, reduction or renewal shall affect the priority of this Mortgage or impair the security hereof in any manner whatsoever, or release, discharge or affect in any manner the personal liability of the Mortgagor to the Mortgagee.
9. **General Agreement of Parties.** All rights and obligations hereunder shall extend to and be binding upon the several heirs, representatives, successors and assigns of the parties to this Mortgage. When applicable, use the singular form of any word also shall mean or apply to the plural and masculine form shall mean and apply to the feminine or the neuter. The titles of the several paragraphs of this Mortgage are for convenience only and do not define, limit or construe the contents of such paragraphs.

IN WITNESS WHEREOF, the Mortgagor has executed this Mortgage this 28th day of July, 2014.

Dana Ramirez
Signature

STATE OF INDIANA

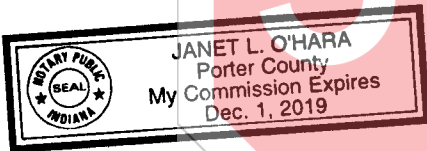
COUNTY OF LAKE

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

DANA RAMIREZ

Before me, a Notary Public in and for said County and State, personally appeared _____ who acknowledges the execution of the foregoing Mortgage.

Witness my hand and Seal this 28th day of July, 2014.



Janet L. O'Hara
Signature
Printed JANET L. O'HARA

NOTARY PUBLIC
My Commission Expires 12/01/2019
Residing in Laure County, Indiana.

This instrument was prepared by Nathan D. Vis, 56 South Washington St., Suite 401, Valparaiso, Indiana 464383.

Please return To: Nathan D. Vis, 56 South Washington Street, Valparaiso, IN 46383

"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."

Nathan D. Vis