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2017 002344

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 JAN 12 AM 10:24

MICHAEL B. BROWN
RECORDER

RELEASE OF MORTGAGE
OR TRUST DEED (ILLINOIS)

Document is

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS
OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

**This Document is the property of
the Lake County Recorder!**

KNOW ALL MEN BY THESE PRESENTS, That First Midwest Bank F/K/A Bank Calumet, N.A. of the County
of Dupage and State of Illinois for and in consideration of the payment of the indebtedness secured by the
MORTGAGE hereinafter mentioned, and the cancellation of all the notes thereby secured, and of the sum of one
dollar, the receipt whereof is hereby acknowledged, do hereby REMISE, RELEASE, CONVEY and QUIT
CLAIM unto KAIS YEHWAWI AND LENA YEHWAWI and their heirs, legal representatives and assigns, all the
right, title, interest, claim or demand whatsoever the bank may have acquired in, through or by a certain,
MORTGAGE bearing date the 16TH day of JANUARY, 2003 and recorded in the Recorder's Office of LAKE
County, in the State of Indiana, in book --- of records, on page --- as Document No. 2003010875 To the premises
therein described as follows, situated in the County of LAKE, State of Indiana, to wit:

LOT L-22 IN ABERDEEN -PHASE "G", AS PER PLAT THEREOF, RECORDED IN PLAT FILE 25-A 4R, IN
THE OFFICE OF THE RECORDER OF PORTER COUNTY, INDIANA.

Together with all the appurtenances and privileges thereunto belonging or appertaining.

Customer Mailing Address: 216 GLENCOE DR, VALPARAISO, IN 46385



AMOUNT \$ 18-
CASH _____ CHARGE _____
CHECK # 100492707,
OVERAGE 100478795
COPY _____
NON-COM _____
CLERK RM

Witness our hands, this 12TH day of DECEMBER, 2016.

FIRST MIDWEST BANK
F/K/A BANK CALUMET, N. A.

By: Haremia Parry
Haremia Parry

Its: Vice President

By: Donna L. Parton
Donna L. Parton

Its: Loan Operations Officer

This instrument was prepared by:

First Midwest Bank
P.O. Box 9003
Gurnee, IL 60031
S. Frazier/Box#228-16

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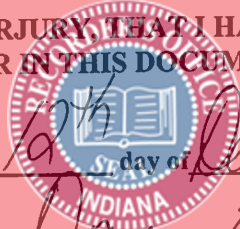
STATE OF ILLINOIS
COUNTY OF LAKE

I, the undersigned, a notary public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Haremia Parry, personally known to me to be the Vice President of First Midwest Bank, and Donna L. Parton, personally known to me to be the Loan Operations Officer, of said banking corporation, and personally known to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Vice President and Loan Operations Officer, they signed and delivered the said instrument, pursuant to authority given by the Board of Directors of said banking corporation, as their free and voluntary act, and as the free and voluntary act of said banking corporation, for the uses and purposes therein set forth.

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.

GIVEN under my hand and notary seal this 12th day of December, 2016.

OFFICIAL SEAL
DONNA CHRAPKOWSKI
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES: 09/22/18



Donna Chrapkowski
Notary Public

Commission Expires 9/22/18

MAIL TO: FIRST MIDWEST BANK
P.O. BOX 9003
GURNEE, ILLINOIS 60031
3009027589



902-7589
**HOME EQUITY
REAL ESTATE
MORTGAGE**

2003 010875

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2003 JAN 30 AM 9:24
MORRIS W. CARTER
RECORDER

CANCELLED

Bank Calumet, N.A.
PERSONAL LOANS
5231 HOHMAN AVENUE
P. O. BOX 69
HAMMOND, INDIANA 46325

The above space is for recorder's use only.

This Mortgage made this 16th day of JANUARY, 2003 by and between

KALS YEHWAWI AND LENA YEHWAWI, H/W of VALPARAISO, INDIANA

(hereinafter "Mortgagor") and Bank Calumet, National Association, 5231 Hohman Avenue, Hammond, Indiana 46325 (hereinafter "Mortgagee").

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WITNESSETH:

That the Mortgagor and Mortgagee have entered into a certain Home Equity Line of Credit Agreement (hereinafter "Agreement"), dated, JANUARY 16, 2003, and a Home Equity Line of Credit Promissory Note (hereinafter "Note") whereby the Mortgagee, subject to default by Mortgagor, has obligated itself to loan monies to the Mortgagor from time to time, as requested by the Mortgagor, which may not exceed the aggregate principal sum of: _____

ONE HUNDRED THOUSAND AND 00/00 (\$ 100,000.00)

at any one time for a period of ten (10) years. To the extent that the Mortgagor has borrowed or will borrow monies from the Mortgagee pursuant to said Agreement, the Mortgagor has agreed to pay the Mortgagee minimum monthly installments in a sum equal to two (2%) percent of the new balance, or \$100.00, or the FINANCE CHARGE accrued for the month, whichever is greater.

That the interest rate charged for any monies loaned to Mortgagor by Mortgagee pursuant to said Agreement and said note is based upon an Index Rate equal to the average weekly Bank Prime Loan Rate as published in Federal Reserve Statistical Release H15 plus a Margin of 0%. The interest rate charged is a variable one and will increase or decrease in the event that the Index Rate increases or decreases from the previous Index. The interest rate as computed is changed once a month on the first day of each Billing Cycle, which is monthly, and will remain in effect until the first day of the next Billing cycle. The FINANCE CHARGE is determined by applying the daily periodic rate to the Average Daily Balance for the Billing Cycle. The interest rate shall not be in excess of that permitted by law.

That any changes in the interest rate are mandatory pursuant to said Agreement and any increase therein can reduce the amount of any payment by the Mortgagee that is applied to principal and increase the amount applied to interest. The monthly payments required by said Agreement and said Note may not therefore fully amortize the Mortgagor's loan balance within the ten (10) year term of the Agreement, and at the end of said ten (10) year term the entire principal balance and unpaid interest shall be immediately due and owing by the Mortgagor.

THAT THE RECORDING OF THIS MORTGAGE BY THE MORTGAGEE, IN ADDITION TO GIVING CONSTRUCTIVE AND PUBLIC NOTICE TO ALL THIRD PARTIES OF THE LIEN RIGHTS OF THE MORTGAGEE IN THE MORTGAGED PROPERTY, IS ALSO DONE TO INFORM ALL SUBSEQUENT LIENHOLDERS, WHETHER THEY BE CONSENSUAL, JUDICIAL, OR STATUTORY, THAT THE MORTGAGEE'S OBLIGATION TO ADVANCE FUNDS TO THE MORTGAGOR IS MANDATORY PURSUANT TO SAID AGREEMENT, SUBJECT TO DEFAULT BY THE MORTGAGOR, AND THAT ANY AND ALL FUTURE ADVANCES MADE BY THE MORTGAGEE TO THE MORTGAGOR PRIOR OR SUBSEQUENT TO ANY OTHER LIEN BEING PLACED AGAINST THE MORTGAGED PROPERTY SHALL BE DONE BY ANY SUCH LIENHOLDER WITH PRIOR NOTICE TO IT OF THE MORTGAGEE'S OBLIGATION TO ADVANCE MONIES TO THE MORTGAGOR PURSUANT TO SAID AGREEMENT.

BD
170C
#2782

THAT IT IS THE PURPOSE OF THE MORTGAGEE BY THIS CLAUSE, AND THE RECORDING OF THIS MORTGAGE, TO GIVE NOTICE TO ALL THIRD PARTIES DEALING WITH THE MORTGAGOR OR THE MORTGAGED PROPERTY OF THE MORTGAGEE'S INTENTION TO ASSERT A PRIOR LIEN AS TO ANY AND ALL SUBSEQUENT LIENHOLDERS OR THE MORTGAGED PROPERTY TO THE FULL AMOUNT OF ALL LOANS AND ADVANCES MADE BY THE MORTGAGEE TO THE MORTGAGOR OR ON BEHALF OF THE MORTGAGOR PURSUANT TO SAID AGREEMENT AND THIS MORTGAGE, PLUS ACCRUED INTEREST, COSTS OF COLLECTION, AND A REASONABLE ATTORNEY'S FEE, WHETHER SAID LOANS AND ADVANCES ARE MADE PRIOR TO OR AFTER ANY SUCH LIEN WHICH MAY BE SUBSEQUENTLY PLACED VERSUS THE MORTGAGED PROPERTY.

NOW THEREFORE, to secure to Mortgagee the repayment of (A) any and all indebtedness or liabilities to Mortgagee as evidenced by said Agreement and said Note, together with any extensions or renewals thereof, and any other instrument given by Mortgagor to Mortgagee as evidence of or in payment of any indebtedness arising out of said Agreement; (B) any and all other obligations and liabilities now owing or hereafter incurred by Mortgagor to Mortgagee, whether joint or several, primary or secondary, or absolute or contingent, and whether or not related to or of the same class as the specific debt secured herein or secured by additional or different collateral, with the exception of any other indebtedness for personal, family or household purposes if this mortgage is on the Mortgagor's principal dwelling, including a mobile home; (C) the payment of all other sums advanced to protect the security of this mortgage; and (D) the performance of all covenants and agreements of the Mortgagor herein contained, the Mortgagor does hereby MORTGAGE and WARRANT unto the Mortgagee, its successors and assigns,

the following described Real Estate located in PORTER County, Indiana, to wit:

LOT L-22 IN ABERDEEN - PHASE "G", AS PER PLAT THEREOF, RECORDED IN PLAT FILE 25-A

4R, IN THE OFFICE OF THE RECORDER OF PORTER COUNTY, INDIANA.

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STOP

TOGETHER with all buildings, improvements, and ornaments now or hereafter erected on the property, and all easements, rights, rights-of-way, driveways, alleys, pavement, curbs and street front privileges, rents, issues, profits, royalties, mineral, oil and gas rights and profits, water, water rights and water stock appurtenant to the property and all fixtures, equipment, apparatus, motors, engines, machinery and building materials of every kind or nature whatsoever now or hereafter located in, on, used or intended to be used in connection with the Real Estate, including, but not limited to, those for the purpose of supplying or distributing heating, cooling, ventilating, power, electricity, gas, air, water and light; and all blinds, shades, curtains, curtain rods, mirrors, cabinets, attached floor coverings, awnings, storm windows, doors, storm doors, screens, antennas, trees, shrubs and plants, plumbing and electrical fixtures and communication systems, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the real estate covered by this instrument whether actually physically annexed to the real estate or not, and all of the foregoing together with said Real Estate are herein referred to as the "Real Estate".

Mortgagor hereby covenants and agrees with Mortgagee as follows:

1. WARRANTY OF RIGHT TO MORTGAGE. Mortgagor covenants that Mortgagor is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant, convey and assign the Property, and the Mortgagor will warrant and defend generally the title to the Property against all claims and demands, subject to any liens, easements, covenants, conditions and restrictions of record listed in a schedule of exceptions to coverage in any title insurance policy insuring Mortgagee's interest in the Property.

2. TAXES AND CHARGES. Mortgagor shall pay from time to time, when due, and before any penalties attaches, all general and special taxes and assessments, water and sewer charges and taxes, and all other public charges imposed or assessed against the Property or arising in respect to the use, occupancy or possession thereof. Mortgagor shall promptly furnish to Mortgagee, upon request by Mortgagee, all notices, bills and statements received by Mortgagor of amounts so due, and Mortgagor shall, upon request by Mortgagee, promptly furnish Mortgagee receipts evidencing such payments. Mortgagor may in good faith contest at its own expense the validity of any tax, assessment or charge provided Mortgagor pays the same in full under protest or deposits said sum with the Mortgagee as security for payment thereof.