STATE OF INDIANA LAKE COUNTY FILED FOR RECORD MICHAEL B BROWN RECORDER

2020 Mar 12

11:16 AM

REAL ESTATE MORTGAGE

This indenture witnesseth that **Housemart**, **Inc.**, whose mailing address is **2929 Jewett Ave.**, **Highland IN 46322** of **Lake** County, Indiana, as MORTGAGOR,

MORTGAGES AND WARRANTS

To John C Howard, whose mailing address is 8 Anchor Ct, Savannah, GA 31410 as MORTGAGEE, the following real estate in Lake County, State of Indiana, to wit:

Legal Description: LOT 43 IN BLOCK 1 IN E.M. ROGNES SECOND ADDITION TO GLENELLYN, AS PER PLAT THEREOF, RECORDED OCTOBER 26, 1948 IN PLAT BOOK 28 PAGE 8, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Parcel Number: 45-12-10-255-002.000-030

Commonly known as: 6341 Kentucky Place, Merrillville, IN 46410

and the rents and profits therefrom, to secure the payment of the principal sum of One Hundred Eleven Thousand and 00/100 Dollars, (\$111,000.00), when the same shall become due, of all sums due and owing the mortgagor pursuant to the terms of a certain Promissory Note of even date.

The obligation under the promissory note for which this mortgage acts as security mature on February 14, 2021.

Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, then said indebtedness shall be due and collectible, and this mortgage may be foreclosed, accordingly. It is further expressly agreed that, until said indebtedness is paid, the Mortgagor will keep all legal taxes, charges and property owner's association dues against the real estate paid as they become due, and will keep the buildings thereon insured against fire and other casualties in an amount at least equal to the indebtedness from time to time owing. Mortgagee shall be named as a loss payee on the insurance binder, and the insurance policy must provide that the policy may not be canceled without first giving Mortgagee 14 days written notice. Mortgagee shall have the right to inspect the premises upon giving Mortgagor 24 hours written notice.

The undersigned person executing this mortgage on behalf of Housemart, Inc, represents and certifies that he or she is a duly authorized representative of Housemart, Inc, and has been fully empowered by proper resolution to execute and deliver this Mortgage; and that all necessary action for execution of this Mortgage has been taken and done.

Initials <u>WS</u>

INDIANA TITLE NETWORK COMPANY 325 NORTH MAIN CROWN POINT, IN 46307

\$5500

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1#211024

IN WITNESS WHEREOF, Housemart, Inc., has caused this mortgage to be executed this 14th day of February, 2020.

I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH Housemart, Inc. SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW Wayne Sheaffer, **President** STATE OF INDIANA) SS: COUNTY OF Lake Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Wayne Sheaffer, President of Housemart, Inc., who acknowledged the execution of the foregoing Mortgage for and on behalf of said Housemart, Inc., and who, having been duly sworn, stated that the representations therein contained are tracument is the property of WITNESS my hand and Notarial Seal this 14th day of February, 2020. MY COMMISSION EXPIRES: Notary Public LAURA A WHITEHOUSE Lake County
My Commission Expires
January 25, 2026 A Resident of **L**ounty This Instrument Prepared By: Jose C. Sandoval, Attorney at Law 2929 Jewett Ave, Highland IN 46322 (219-393-0606) Our file No. 6341 Kentucky Pl, Merrillville, IN 46418

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Initials _____