2021-540142 11/29/2021 01:34 PM TOTAL FEES: 55.00 BY: JAS PG #: 9 STATE OF INDIANA LAKE COUNTY FILED FOR RECORD GINA PIMENTEL RECORDER

When recorded, return to: Lake Mortgage Company, Inc. Valerie M.Gilbert 4000 West Lincoln Hwy PO BOX 10768 Morrillyille, IN 46411-0768

Merrillville, IN 46411-0768
THIs Order No., NW121003104 LOAN 6: 615709   Space Above This Line For Recording Data!
MORTGAGE
O <sub>2</sub> c
DEFINITIONS
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18,
20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.  (A) "Security Instrument" means this document, which is dated November 24, 2021, together with all Riders
to this document,
(B) "Bottower" is DON GALINSKI, JR.
C:
Borrower is the mortgagor under this Security Instrument. (C) "Lender" is Lake Mortgage Company, Inc
Lender is a Corporation, organized and existing under the laws of
Indiana. Lender's address is 4000 West Lincoln Hwy. PO BOX 10758, Merrillyille, IN
46411-0768.
Lender is the mortgagee under this Security Instrument.  (D) "Note" means the promissory note signed by Borrower and dated November 24, 2021. The Note states
that Borrower owes Lender TWO HUNDRED FIGHTY FIGHT THOUSAND FIGHT HUNDRED AND NOMO******
plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than
December 1, 2051.
(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property." (f) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, Julis Interest.
(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:
Adjustable Rate Rider
Ballcon Rider Panned Unit Development Fider Other(s) [specify]  4.4 Family Rider Bweekly Payment Rider  4.4 Rider
INDIANA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3015 1/01
ICE Mortgage Technology, Inc. Page 1 of 9 INUDEED 1016 INUDEED (CLS)
INODEED (Crs)

NWI21003104

LOAN #: 616759

- (H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and admin-Istrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization (J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or
- similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers. (K) "Escrow Items" means those items that are described in Section 3.
  (L) "Miscellaneous Proceeds"

"Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property, (ii) condemnation or other taking of all or any part of the Property, (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan,

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(Oh: "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter, As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA,

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument,

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Lake [Type of Recording Jurisdiction] [Name of Recording Jurisdiction]:

LOT 11 STONY RUN ESTATES PHASE THREE UNIT TWO, AS RECORDED IN PLAT BOOK 93 PAGE 58 AND AS AMENDED BY CERTIFICATE OF CORRECTION RECORDED JUNE 19, 2003 AS DOCUMENT NO. 2003 063329 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, APN #: 45-17-16-351-056.000-044

which currently has the address of 12426 Rush Street, Crown

Indiana 46307 ("Property Address"):

[Zin Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully selsed of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3, Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order, (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15, Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender

Form 3015 1/01 INDIANA--Single Family--Fannie Mae/Freddle Mac UNIFORM INSTRUMENT ICE Mortgage Technology, Inc. Page 2 of 9

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[Street] [City]

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need not pay literast on manpited fands. Lander may hold such manpited fands until Borrower makes payment to bring he Loan current. It Serview's does not do so within a materiable period of time, Landers shall either apply such funds or the Loan current. It Serview's does not do so within a materiable period of time, Landers shall either apply such funds or terminate the consistency of the control of the control of the control of the control of the funds apply such that is terminately prior to reductions. No effect or crisim invitable promotion to the funds of the funds apply that Lander shall relieve Borrower from making payments duor under the Note and this Sacurity Instrument or performing the coverants and convergence secured by this Sacurity instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lander shall be applied in the following order of priority, of interest due worther the More, (b) privaged due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it becamed due. Any remaining amounts shall be applied for to the changes, second to any other amounts due.

under this Security Instrument, and then to reduce the principal balance of the Note.

If Lander receives a payment from Borrower for a celinquest Periodic Payment which includes a sufficient amount to pay any late betage due, the payment may be applied to the delinquest payment and the lack bedarge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments II, and to the extent that, each payment can be paid in full. To the outshift that any coocess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late changes due. Voluntary prepayments shall be applied first to any prepayment changes and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not

extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items, Borrower shall pay to Lender on the day Periodic 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 Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items," At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrowei shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the times specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates to expenditures of future Escrow

Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposition are insured by a faderal apency, instrumentality, or entity (including Lender, Ill. Industries in institution whose deposite are so literated) or in any Faderal Home Loue Bank. Lender shall apply the Funds to pay the Serow bears no later than the time specified under RESPA. Lender shall not change Borrowor holding and applying the Funds, annually analysing the oscrow account of vertifying the Escow Lense, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender formities such a charge. Unless an agreement is made in writing or Applicable Law or, or explicated in the provides interest to be paid on the Funds. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, llowwer, that interest shall be paid on the Funds. Lender shall give be Borrower, without charge, or amount accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrive, as defined under RESPA, Lender shall accepting to Borrower for the excess stude in accordance with RESPA. If there is a othering of Funds held in escrow, as defined under RESPA, Lander shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in one more than 12 monthly payments. If there is a definitelying if funds held in escrow, as a defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount nocessary to make up the deficiency in accordance with RESPA. At in no more than 12 monthly boxyments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any

Funds held by Lender.

4. Charges; Llens, Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Duos, Fees, and Assessments, if any. To the oxfort that these llems are Excrete llems,

Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower (a) jargespin willing to the payment of the obligation secured by the filen in a marrier acceptable to Landov, but only so long as Borrower is performing such agreement; (b) contests the lien in good failth by, or defends against enforcement of the lien in, legal proceedings which it Landov's cyolinic operation to prevent the enforcement of the link while links proceedings are panding, but only until such proceedings are conducted; or (c) secures from the holder of the lien an agreement enforcement and such proceedings are conducted; or (c) secures from the holder of the lien an a greement enforcement and a such proceedings are conducted; or (c) secures from the holder of the lien an a greement enforcement and a such proceedings are conducted; and the lien to this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall assist the lien or take one or more of the action set forth above in this Section 1.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used

by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafiler exceled on the Property insurance, Borrower shall keep the improvements now existing or hereafiler exceled on the Property insured against loss by fire hearests including but not the term' extended coverage," and any other hearests including, but not the term' extended coverage, and explore the maintained in the amounts (including deductible levels) and of the periodist place. Header exquires, What Lender requires, What Lender requires, What Lender requires in the perioding service to the preceding service.

INDIANA—Single Family—Fannie Mae/Freddie Mac UNIFCRM INSTRUMENT Description (INSTRUMENT Page 3 of 9

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LOAN #: 616759

tenose can change during the term of the Lown. The insurance carrier providing the insurance shall be chosen by Beronse subject to Lender's right to disapprove Borrower's cholor, which right shall not be aversited unreasonably. Londer may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for food zone determination, certification and tracking services, or (b) a conte-lime charge for food zone determination and certification services and subsequent dates on the major services, or (b) a contenie charge for food zone determination and certification services and subsequent dates and the contenies of the charge of the charges occur which reasonably might alter dust with determination or certification. In connection with the review of any flood zame determination resulting from an eljection by Berrower.

If Borrower fails to maintain any of the coverages described above. Londor may obtain Insurance coverage, at Londor's option and Borrower's operage. Londor's londor and Borrower's operage. Londor's Lon

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgages and/or as an additional loss payers. Lender shall have the right to both the policies and rehaved certificates. If Lender requires, Borrower shall promptly gibb (0 Jander all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, end oblimative required by Lender, for demands to, or destruction of, the Property such policy shall include a standard mortgage.

clause and shall name Lender as mortgagee and/or as an additional loss payee,

In this event of loss, Borrover shall give prompt notice to the insurance carrier and Landar. Lendar may make proof of loss if not implication, promptly by Borrower. Unless Landar and Borrover otherwise agree in writing, any Insurance proceeds, whether or incitite underlying Insurance was required by Lendar, shall be applied to restoration or repair of the Property, if the restoration, principal is economically feasible and Lender's accurity is not lesseened. During such repair and materiation period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect shall be promptly to ensure their wide, the second completed to Lender's seatherstory, provided that such inspection shall be undertaken promptly. Lender may distance proceeds for the repairs and restoration in a single payment of in a series of progress ment as the work is configued; Lindaes and approximate in made in writing of Applicable Laws requires interest to be paid on oments as the work is configued; Lindaes and approximate in made in writing of Applicable Laws requires interest to be paid on one of the insurance proceeds and shall be the size obligation, or other third certifies, related by Borrower shall not be paid out of the insurance proceeds and shall be the size obligation of Borrower. If the right relation comparing it is not occommically feasible or Landards resulting would be becaused, the lassurance proceeds and be applied to the sure secured by this Security Instrument, whether or not then due, with the excess, I amy, paid of the Sorrower. Such insurance proceeds and the applied in the order provided for in Section.

If Borrower abandons the Property, Lander may tile, negotiate and settle any available insurance claim and related institution. If the provides of the second will be given to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or It Lender captures the Property under Seldard, 20 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Institution, and (b) any other of Borrower's rights to the right of the right captured of uncered permitting point by Borrower's under all insurance proceeds covering the Property, installer as such rights are applicable to the coverage of the Property or the Security institution of the Security institu

Occupancy, Sorrower shall occupy, establish, and use the Property as Borrower's principal residence within 60
days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unloss Lender officinities agrees in writing, which consent shall not

be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property inspections, Borrower shall not utselve, damage ringsit her Property, allow the Property deletionator or commit waste on the Property Melheter or not Borrower is redicting in the Property, Borrower shall maintain the Property in order to prevent the Proporty from deteriorating or decreesing in value due to its condition. Unless it is determined pressure to Section 5 that repeal or restendation is not commissable, Borrower shall promotly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only If Lender has released proceeds for such principles. Lender may disburse proceeds for the regains and restoration in a single payment or in a sortion of programs payments at the vote to complete. If the insurance or condemnation proceeds are not sufficient to repair or restorate.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property, Lender shall give Borrower notice at the time of or

prior to such an interior inspection specifying such reasonable cause

occupancy of the Property as Borrower's principal residence

6. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower falls to perform the covennis are dispensents contined in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's Interest in the Property and/or rights under this Security Instrument, (is such as a proceeding in brainsquiry, probate, for contemporation for foreign for representation of a few when may assist priority over this Security Instrument, such as a proceeding whether is reasonable or appropriate to protect Lender's Interest in the Property and rights under this Security Instrument, anduding protecting and/or assessing the value of the Property, and security in additing the Property Lender's actions can include, but are not limited to: (a) poying any sums secured by a lien which has priority over this Security Instrument, this Security Instrument, in court and (c) paying reasonable and the security Instrument, the Property and security Instrument, in classification of the Property and security Instrument, in classification of the security Instrument, in classification of the Security Instrument, or a secure of the Property and security Instrument.

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Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9. Any amounts disbursed by Lender under this Section 9 shall become additional debil of Borrowersecured by this Security

Instrument. These amounts shall bear interest at the Note rate from the date of disbursament and shall be payable, with such interest, upon notice from Lender to Borrower rocuseling payment. If this Security instrument is on a leasehold, Borrower shall combly with all the provisions of the lease. Borrower shall

If this Security instrument is on a leasehold, Borrover shall comply with all the provisions of the lease, Borrover shall not surement the leasehold estore and interests herein conveyed or terminate or cancel the ground lease. Borrover shall not, without the express written consent of Lender, after or amend the ground lease. If Borrover acquires fee title to the Proporty, the deschold and the feet till shall not marge unless Lender agrees to the marger in writting.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage insurance coverage regulred by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, 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 selected by Lender. If substantially equivalent Mortgage insurance coverage is not available. Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Condar shall not be required to pay Borrower any interest or earnings on such loss reserve, Lender can no longer require loss resenve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by all insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Morigage Insurance, If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement botween Borrower and Lender providing for such termination or until termination is required by Applicable Lew. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as acreed. Borrower is not a party to the Mortgage insurance,

Mortgage Instrues available that following the first one of such insurance in force from time to time, and may enter into agreements with other parties that shirty or mortfy their first, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortfingli finitive and the other party (or parties) to these agreements. These agreements may describe the first order of the first parties of the first parties are considered that the mortgage insurer may have available of which may include funds obtained from Mortgage insurance accomplished, but the mortgage insurer may have available

As a result of these agreements, Lefider, any purchaser of the Note, another insurer, any minsurer, any other entity, or an affaite clan cyclic the Orogolia, may robeles (firestly or indirectly) amounts that believe from (or might be characterized as a) a portion of Borrower's payments for Mortgagic insurer's experience, in exchange for sharing or modifying the mortgage insurer's risk, or robuting losses, if such agreement provides hat an affiliate of Londor takes a share of the insurer's risk in exchange for a share of the premiums paid to the Insurer, the engingement is often them'd capalve reinsurance. If such a

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Biomove, has - it any - with respect to the Mortgage haurane under the Monocoverne Protection Act of 1980 or any otion Full. Those rights may include the right to receive certain disclosures, to request and obtain cancellation of the floringing haurannee, to have the Mortgage haurannee.
The other many continues are considered to the continues of the Mortgage haurannee and the many continues that were uncarned at the time of quals cancellation or the crimination, on.

 Assignment of Miscellaneous Proceeds; Forfeiture, All Miscellaneous Proceeds are hereby assigned to and shell be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied tig restantion or repair of the Property in the restantion or repair is commonly five floating and leader's security is not indisessed. Dring such repair and rostoration partial, Londer shall have be right to hold such Miscellaneous Proceeds untill Londer hashed an opportunity to inspect such Property to nessure the work has been completed to Lander's setsiention, provided that such inspect such be undertaken prompty. Lender may pay for the repairs and restoration in a single distursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Low requires interest; the applied or auxil Miscellaneous Proceeds, Londer shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Londer's security would be tessened for the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the secons, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the secons if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the secons. If any, paid to Borrower Such Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the secons. If any, paid to Borrower.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a portal taking, destruction, or loss in value of the Property in which the fair market value Gffiling Propriaty immediately before the partial taking, destruction, or loss in value is equal to or geneter than the amount of the sprins secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borriower and Lander otherwise agree in writing, the sums society by this Security Instrument shall be reduced by the amount of the manual security of the state of the same secured immediately before the partial taking, destruction, or loss in value. Any balance shall be part to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property Inmediately before he partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before he partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscal-lancour Properties of 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 Opposing Party (as defined in the not sentince) offers to make an award to sattle a claim for demanges, Borrower falls to respond to Lender within 30 days after the date the notice is given, Londer is autiented to callect and apply the Miscellaneous Proceeds either to restoration or receipt of the Property for the sums secured by this Sociativit Institutent In whether or not the note. "Consented"

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Party\* means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default fany action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forbiture of the Property or other material impartment of Lender's interest in the Property or rights under this Security instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be desirated with a ruling that, in Lender's judgment, preducted softwister of 19, by causing the action or proceeding to be desirated with a ruling that, in Lender's judgment, preducted softwister of proceeds of any award or claim for dramages that are infectionable to the Impartment of Lender interest in the Property as proceeds of any award or claim for dramages that are infectionable to the Impartment of Lender interest in the Property as proceeds and small be jast for Lander.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower hot Released; Forbearance By Londor Not a Walver, Extension of the time for payment or modification of amortization of the time society by this Sociality Instrument granted by Londor to Ecrower or any Successor in Interest of Borrower and Indicessor Indicessor in Interest of Borrower and Indicessor Indicessor

In emission sees that it is much it that thus, from the contraction of an extractor of any tight of remedy. Become in a final many times and the plant is a final many times and the plant is a final many times and times and the plant is a final many times and times and the plant is a final many times and times and times and the plant is a final many times and time

Subject to the privisions of Section 16, any Successor in Interest of Borrover who assumes Borrower's obligations under this Security instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security instrument. Biorrower shall not be released from Borrower's chipstics and siblicity under this Security Instrument Unless Lender agrees of such release in writing. The coverants and agroements of this Security Instrument unless Lender agrees of such release in writing. The coverants and agroements of this Security Instrument shall bind (except as provided in Section 20 and benefit the aucessors and assigned of Lender.

14. Loan Charges, Lender may charge Borrower fees for services performed in connection with Borrower's default, to the purpose of proxicity Loider's Interest in the Proceedy and rights under this Socurity Instrument, including, but not limited be, alternatively fees, proper yingsection and valation fees. In regard to any other fees, the absence of process authority in this Socurity Instrument to charge a specific fee to borrower shall not be construed as a prohibition on the charging of such fee. Londer may or other gree loss had are expressly prohibited by this Socurity Instrument or by Applicable Law.

If the Loan is subject to a law which sets maginum boan charges, and that the is finally interpreted of that the interest of order loan charges collected or to be collected or consection with the Loan coassed the permitted limits, then, (a) any such loan charge shall be reduced by the annount increasing to reduce the charge to the permitted limits, then, (a) any such loan charge shall be reduced by the annount increasing to reduce the charge to the permitted limits and (b) any sums aready collected from Borrower with exceeded confined limits with a returned to Borrower, Lender may choose to make the reduced by the confidence of the properties of the reduced the reduced to the reduced the

15. Notices. All notices given by Borrower or Leneer in connection with this Security Instrument must be in writing, any notice to Borrower in connection with this Security Instrument field the demend to have been given to Borrower when mailed by first class mall or when actually delivered to Borrower's netting diddress if sont by other means. Notice to any one mailed by first class mall or when a borrowers unknown applicable frage oppressly requires colorated. The notice address shall be promptly notify the property defines une not been promptly notify. Lender of Borrower's change of editores, It Lender specifies a procedure for reporting Borrower's change of address, through the disposition of the promptly notify Lender of Borrower's change of editores, It Lender specifies a procedure for reporting Borrower's change of address through this special procedure. Throo may be only one designated notice satisfaces under this Security Instrument at any one titips. Pary notice to Lender shall be given by delivering to it by mailing it by first class mail to Lender's address stated herbin unlose. Ediped the address designated another given to Lender until exclusify received by Lender. If any notice required by this Security Injuries of schoric to have been given to Lender until exclusify received by Lender. If any notice required by this Security Injuries of schoric to have been designed to the process of the pr

16. Governing Law, Severability, Rules of Construction. This Security instrument shifts? governor by fosteral law, and to law of the justification is which he Property is located. All rights and obligations continued in this Security instrument are unknown requirements and limitations of Applicable Law. Applicable Law might explicitly or impellity allow the parties to gree by contract or implifit to element but source before sold into the continued as a prohibition grained significant by contract. In the property of t

words or words of the formining condor, (b) words in the ringular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.
 Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property"

I rransfor of the Property of a Beneficial Interest in Borrower. As used in this Socion 16, "Interest in the Property means any legal of brendfall interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for doed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchasor.

If all or any part of the Property or any Interest in the Property is acid or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if souch secretic is prohibited by Apolitoble to the property of t

If Lander exercises this option, Lender shall give Ecrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Sociol of 15 within which Borrower must pay all sums socured by this Security Instrument. If Sorrower falls to pay these sums prior to the copiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security instrument discontinued at any time prior to the earliest of: (a) five days before sain of the Property pursuant to Section 22 of this Security Instrument, (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument. shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender, (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, Instrumentality or entity; or (d) Electronic Funds Transfer, Upon reinstatement by Borrower, this Security Instrument and 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 Section 18.

20. Sale of Note; Change of Loan Servicer. Notice of Grievance. The Note or a partial interest in the Note (nogether with the Security Instrument) can be ead often or more time without plor notice to Borrower. As also emight result in a change in [bit output frowm as the "Loan Servicer") that collects Periodic Periodic Peyments due under the Note and this Security Instrument, and Applicable Law. Thight also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If here is no change of the Edia Servicer, Derrower will be replained to the change which will state the name and address of the name and servicer of the change which will state the name and address of the name with a notice of firms of the name and address of the name with a notice of firms of the name and address of the name with a notice of firms of the name and address of the name with a notice of firms of the name and address of the nam

Note purchaser.

Neither Borrower (in C. Linder may commence, join, or be joined to any judicial action (as either an individual tiligant or the member of a classy little itilises from the other party's actions pursuant to this Security Instrument or that legies that the other party has breached any provision of, or any duty owned by reason of, this Security Instrument, until such Borrower or Lender has nordfall the bidter party (with such notice) given in complement and the formation of the contraction of the such party and interest and afforded the bidter party hereto a reasonable partod after the printing of such notice to take normalized action. It Applicable Liux provides a similar planted within must alique before contain action can be token, that the ported will be contained to the contraction of the contracti

21. Hazardous Substances. As used in pile Section 21: (a) "Hazardous Substances" are those substances defined as tode or hazardous substances, collutions in windows pollutions in the pile of the

Bornwer shall not cause or permit the presence, use, disposal, storage, or rolease of any Hazordous Substances, or furnatent to release any Hazordous Substances, on or in the Property Garrower shall not do, no railow anypone else to do, anything affecting the Property (a) that is in violation of any Environherifal Law, (b) which creates an Environmental Condition, or (o) which do to the presence, use, or releases of a Hazordous Substance, exceed an condition that adversally affected when the Property. The preceding two sentances shall not sophy forting preparance, use, or storage on the Property of the Property of

Borrower shall promptly give Londer written notice of (a) any threat/gallon, Latin, demand, Inwaut or other action by any governmental or requisitory agency or private party involving the Property and any Hazdrous Substance or Emviron-mental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, lacking, clostange, release or threat of release of any Hazdrous Substance, and (c) giving condition caused by the presence, use or release of a Hazdrous Substance and eight eig

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

22. Acceleration (Rendelles, 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 Section 18 unless Applicable Lew provides otherwise). The notice shall specify (a) the default (b) the action required to use the default, (c) a date, not less than 30 days from the date in notice is given to Borrower, by which the default on the contract of the co

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a finird party for services rendered and the charging of the fee is permitted under Apolicable Law.

24. Walver of Valuation and Appraisement. Borrower waives all right of valuation and appraisement.

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INUDEED (CLS)

LOΔN#: 616750

	LOAN #: 010/59
BY SIGNING BELOW, Borrower accepts and agrees to and in any Rider executed by Borrower and recorded with Witnesses:	o the terms and covenants contained in this Security Instrument it.
VV(()105505.	
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$\Omega A + C = A$	
Han Talenskil.	11 Ay braden
DON GALINSKI JR.	DATE DATE
C/X	
State of INDIANA	
County of LAKE SS:	
Ox	
Before me the undersigned, a Notary Public for	Calle (Notary's
county of residence) County, State of Indiana, person	ally appeared DON GALINSKI JR., (name of signer), and
acknowledged the execution of this instrument this 2	4th day of NOVEMBER, 2021.
al 1. To	" Ou l
My commission expires: 8/21/22	_ New Bear
County of residence: Lake	(Notary's signature)
County of residence.	Debra Lewis
	(Printed/typed name), Notary Public
	44
	1/1/
	and the second s
Lender: Lake Mortgage Company, Inc. NMLS ID: 120301	DEBRA LEWIS  Commission Number 657175
Loan Originator: Carol Ann Hasler NMLS ID: 250041	SEAL My Commission Expires 08/21/22
MILO ID. 20041	County of Residence Lake County
	· O <sub>4</sub>
	40
	Order
	*
INDIANA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRU	JMENT Form 3015 1/01
	pe 8 of 9 INUDEED 1016

LOAN #: 616759



THIS DOCUMENT WAS PREPARED BY: VALERIE M. GILBERT LAKE MORTGAGE COMPANY, INC. 4000 W. LINCOLN HIGHWAY MERRILLVILLE, IN 46410 219-769-5941

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