

NOT AN OFFICIAL DOCUMENT

2021-545241
12/30/2021 10:16 AM
TOTAL FEES: 55.00
BY: KK
PG #: 15

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
GINA PIMENTEL
RECORDER

Space Above This Line For Recording Data

MORTGAGE

DATE AND PARTIES. The date of this Mortgage (Security Instrument) is December 8, 2021. The parties and their addresses are:

MORTGAGOR:

DANIEL CHARLES
An unmarried individual
9 MARION STREET APARTMENT A
BOSTON, MA 02131

Refer
to →

LENDER:

PURDUE FEDERAL CREDIT UNION
Organized and existing under the laws of the United States of America
1551 WIN HENTSCHEL BLVD
PO BOX 1950
WEST LAFAYETTE, IN 47996-1950

1. DEFINITIONS. For the purposes of this document, the following term has the following meaning.

A. Loan. "Loan" refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction.

2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debts and Mortgagor's performance under this Security Instrument, Mortgagor does hereby grant, bargain, convey, mortgage and warrant to Lender, the following described property:

See Attached Exhibit A

Daniel Charles
Indiana Mortgage
IW4RPOYNTER0000000002647030N

Wolters Kluwer Financial Services ©1996, 2021 Bankers
Systems™

Initials PC
Page 1

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The property is located in Lake County at 1438 W. 19th Ave, Gary IN 46407; 4989-4991, 5046 & 5052 Jefferson St, Gary IN 46408; 677 Tyler St, Gary IN 46402; 461 Hayes St & 1126 Rutledge St., Gary, Indiana 46404.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, wells, ditches and water stock, crops, timber including timber to be cut now or at any time in the future, all diversion payments or third party payments made to crop producers and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described (all referred to as Property). This Security Instrument will remain in effect until the Secured Debts and all underlying agreements have been terminated in writing by Lender.

3. SECURED DEBTS. The term "Secured Debts" includes and this Security Instrument will secure each of the following:

A. Specific Debts. The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, dated December 8, 2021, from Mortgagor to Lender, with a loan amount of \$416,000.00 and maturing on December 18, 2036.

B. All Debts. All present and future debts from Mortgagor to Lender, even if this Security Instrument is not specifically referenced, or if the future debt is unrelated to or of a different type than this debt. If more than one person signs this Security Instrument, each agrees that it will secure debts incurred either individually or with others who may not sign this Security Instrument. Nothing in this Security Instrument constitutes a commitment to make additional or future loans or advances. Any such commitment must be in writing.

C. Sums Advanced. All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

4. PAYMENTS. Mortgagor agrees that all payments under the Secured Debts will be paid when due and in accordance with the terms of the Secured Debts and this Security Instrument.

5. WARRANTY OF TITLE. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell, mortgage and warrant the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

6. PRIOR SECURITY INTERESTS. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees:

A. To make all payments when due and to perform or comply with all covenants.

B. To promptly deliver to Lender any notices that Mortgagor receives from the holder.

C. Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.

7. CLAIMS AGAINST TITLE. Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to

the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

8. DUE ON SALE. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

9. WARRANTIES AND REPRESENTATIONS. Mortgagor has the right and authority to enter into this Security Instrument. The execution and delivery of this Security Instrument will not violate any agreement governing Mortgagor or to which Mortgagor is a party.

10. PROPERTY CONDITION, ALTERATIONS, INSPECTION, VALUATION AND APPRAISAL. Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor will not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor will keep the Property free of noxious weeds and grasses. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims, and actions against Mortgagor, and of any loss or damage to the Property.

No portion of the Property will be removed, demolished or materially altered without Lender's prior written consent except that Mortgagor has the right to remove items of personal property comprising a part of the Property that become worn or obsolete, provided that such personal property is replaced with other personal property at least equal in value to the replaced personal property, free from any title retention device, security agreement or other encumbrance. Such replacement of personal property will be deemed subject to the security interest created by this Security Instrument. Mortgagor will not partition or subdivide the Property without Lender's prior written consent.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time and frequency for the purpose of inspecting, valuating, or appraising the Property. Lender will give Mortgagor notice at the time of or before an on-site inspection, valuation, or appraisal for on-going due diligence or otherwise specifying a reasonable purpose. Any inspection, valuation or appraisal of the Property will be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection, valuation or appraisal for its own purpose, except as otherwise provided by law.

11. AUTHORITY TO PERFORM. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor will not create an obligation to perform, and Lender's failure to

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perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument. If any construction on the Property is discontinued or not carried on in a reasonable manner, Lender may take all steps necessary to protect Lender's security interest in the Property, including completion of the construction.

12. DEFAULT. Mortgagor will be in default if any of the following events (known separately and collectively as an Event of Default) occur:

A. Payments. Mortgagor fails to make a payment in full when due.

B. Insolvency or Bankruptcy. The death, dissolution or insolvency of, appointment of a receiver by or on behalf of, application of any debtor relief law, the assignment for the benefit of creditors by or on behalf of, the voluntary or involuntary termination of existence by, or the commencement of any proceeding under any present or future federal or state insolvency, bankruptcy, reorganization, composition or debtor relief law by or against Mortgagor, Borrower, or any co-signer, endorser, surety or guarantor of this Security Instrument or any other obligations Borrower has with Lender.

C. Death or Incompetency. Mortgagor dies or is declared legally incompetent.

D. Failure to Perform. Mortgagor fails to perform any condition or to keep any promise or covenant of this Security Instrument.

E. Other Documents. A default occurs under the terms of any other document relating to the Secured Debts.

F. Other Agreements. Mortgagor is in default on any other debt or agreement Mortgagor has with Lender.

G. Misrepresentation. Mortgagor makes any verbal or written statement or provides any financial information that is untrue, inaccurate, or conceals a material fact at the time it is made or provided.

H. Judgment. Mortgagor fails to satisfy or appeal any judgment against Mortgagor.

I. Forfeiture. The Property is used in a manner or for a purpose that threatens confiscation by a legal authority.

J. Name Change. Mortgagor changes Mortgagor's name or assumes an additional name without notifying Lender before making such a change.

K. Property Transfer. Mortgagor transfers all or a substantial part of Mortgagor's money or property. This condition of default, as it relates to the transfer of the Property, is subject to the restrictions contained in the DUE ON SALE section.

L. Property Value. Lender determines in good faith that the value of the Property has declined or is impaired.

M. Insecurity. Lender determines in good faith that a material adverse change has occurred in Mortgagor's financial condition from the conditions set forth in Mortgagor's most recent financial statement before the date of this Security Instrument or that the prospect for payment or performance of the Secured Debts is impaired for any reason.

13. REMEDIES. On or after the occurrence of an Event of Default, Lender may use any and all remedies Lender has under state or federal law or in any document relating to the Secured Debts. Any amounts advanced on Mortgagor's behalf will be immediately due and may be added to the balance owing under the Secured Debts. Lender may

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make a claim for any and all insurance benefits or refunds that may be available on Mortgagor's default.

Subject to any right to cure, required time schedules or any other notice rights Mortgagor may have under federal and state law, Lender may make all or any part of the amount owing by the terms of the Secured Debts immediately due and foreclose this Security Instrument in a manner provided by law upon the occurrence of an Event of Default or anytime thereafter.

All remedies are distinct, cumulative and not exclusive, and Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debts after the balance is due or is accelerated or after foreclosure proceedings are filed will not constitute a waiver of Lender's right to require full and complete cure of any existing default. By not exercising any remedy, Lender does not waive Lender's right to later consider the event a default if it continues or happens again.

14. COLLECTION EXPENSES AND ATTORNEYS' FEES. On or after the occurrence of an Event of Default, to the extent permitted by law, Mortgagor agrees to pay all expenses of collection, enforcement, valuation, appraisal or protection of Lender's rights and remedies under this Security Instrument or any other document relating to the Secured Debts. Mortgagor agrees to pay expenses for Lender to inspect, value, appraise and preserve the Property and for any recordation costs of releasing the Property from this Security Instrument. Expenses include, but are not limited to, attorneys' fees, court costs and other legal expenses. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of the Secured Debts. In addition, to the extent permitted by the United States Bankruptcy Code, Mortgagor agrees to pay the reasonable attorneys' fees incurred by Lender to protect Lender's rights and interests in connection with any bankruptcy proceedings initiated by or against Mortgagor.

15. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES. As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substance," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance has been, is, or will be located, transported, manufactured, treated, refined, or handled by any person on, under or about the Property, except in

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the ordinary course of business and in strict compliance with all applicable Environmental Law.

B. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor has not and will not cause, contribute to, or permit the release of any Hazardous Substance on the Property.

C. Mortgagor will immediately notify Lender if (1) a release or threatened release of Hazardous Substance occurs on, under or about the Property or migrates or threatens to migrate from nearby property; or (2) there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor will take all necessary remedial action in accordance with Environmental Law.

D. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor has no knowledge of or reason to believe there is any pending or threatened investigation, claim, or proceeding of any kind relating to (1) any Hazardous Substance located on, under or about the Property; or (2) any violation by Mortgagor or any tenant of any Environmental Law. Mortgagor will immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any such pending or threatened investigation, claim, or proceeding. In such an event, Lender has the right, but not the obligation, to participate in any such proceeding including the right to receive copies of any documents relating to such proceedings.

E. Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are and will remain in full compliance with any applicable Environmental Law.

F. Except as previously disclosed and acknowledged in writing to Lender, there are no underground storage tanks, private dumps or open wells located on or under the Property and no such tank, dump or well will be added unless Lender first consents in writing.

G. Mortgagor will regularly inspect the Property, monitor the activities and operations on the Property, and confirm that all permits, licenses or approvals required by any applicable Environmental Law are obtained and complied with.

H. Mortgagor will permit, or cause any tenant to permit, Lender or Lender's agent to enter and inspect the Property and review all records at any reasonable time to determine (1) the existence, location and nature of any Hazardous Substance on, under or about the Property; (2) the existence, location, nature, and magnitude of any Hazardous Substance that has been released on, under or about the Property; or (3) whether or not Mortgagor and any tenant are in compliance with applicable Environmental Law.

I. Upon Lender's request and at any time, Mortgagor agrees, at Mortgagor's expense, to engage a qualified environmental engineer to prepare an environmental audit of the Property and to submit the results of such audit to Lender. The choice of the environmental engineer who will perform such audit is subject to Lender's approval.

J. Lender has the right, but not the obligation, to perform any of Mortgagor's obligations under this section at Mortgagor's expense.

K. As a consequence of any breach of any representation, warranty or promise made in this section, (1) Mortgagor will indemnify and hold Lender and Lender's

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successors or assigns harmless from and against all losses, claims, demands, liabilities, damages, cleanup, response and remediation costs, penalties and expenses, including without limitation all costs of litigation and attorneys' fees, which Lender and Lender's successors or assigns may sustain; and (2) at Lender's discretion, Lender may release this Security Instrument and in return Mortgagor will provide Lender with collateral of at least equal value to the Property without prejudice to any of Lender's rights under this Security Instrument.

L. Notwithstanding any of the language contained in this Security Instrument to the contrary, the terms of this section will survive any foreclosure or satisfaction of this Security Instrument regardless of any passage of title to Lender or any disposition by Lender of any or all of the Property. Any claims and defenses to the contrary are hereby waived.

16. CONDEMNATION. Mortgagor will give Lender prompt notice of any pending or threatened action by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds will be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

17. INSURANCE. Mortgagor agrees to keep the Property insured against the risks reasonably associated with the Property. Mortgagor will maintain this insurance in the amounts Lender requires. This insurance will last until the Property is released from this Security Instrument. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debts. Mortgagor may choose the insurance company, subject to Lender's approval, which will not be unreasonably withheld.

All insurance policies and renewals shall include a standard "mortgage clause" (or "lender loss payable clause") endorsement that names Lender as "mortgagee" and "loss payee". If required by Lender, all insurance policies and renewals will also include an "additional insured" endorsement that names Lender as an "additional insured". If required by Lender, Mortgagor agrees to maintain comprehensive general liability insurance and rental loss or business interruption insurance in amounts and under policies acceptable to Lender. The comprehensive general liability insurance must name Lender as an additional insured. The rental loss or business interruption insurance must be in an amount equal to at least coverage of one year's debt service, and required escrow account deposits (if agreed to separately in writing).

Mortgagor will give Lender and the insurance company immediate notice of any loss. All insurance proceeds will be applied to restoration or repair of the Property or to the Secured Debts, at Lender's option. If Lender acquires the Property in damaged condition, Mortgagor's rights to any insurance policies and proceeds will pass to Lender to the extent of the Secured Debts.

Mortgagor will immediately notify Lender of cancellation or termination of insurance. If Mortgagor fails to keep the Property insured, Lender may obtain insurance to protect

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Lender's interest in the Property and Mortgagor will pay for the insurance on Lender's demand. Lender may demand that Mortgagor pay for the insurance all at once, or Lender may add the insurance premiums to the balance of the Secured Debts and charge interest on it at the rate that applies to the Secured Debts. This insurance may include lesser or greater coverages than originally required of Mortgagor, may be written by a company other than one Mortgagor would choose, and may be written at a higher rate than Mortgagor could obtain if Mortgagor purchased the insurance. Mortgagor acknowledges and agrees that Lender or one of Lender's affiliates may receive commissions on the purchase of this insurance.

18. ESCROW FOR TAXES AND INSURANCE. Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow.

19. WAIVERS. Except to the extent prohibited by law, Mortgagor waives all rights of valuation and appraisal relating to the Property.

20. USE OF PROPERTY. Mortgagor shall not use or occupy the Property in any manner that would constitute a violation of any state and/or federal laws involving controlled substances, even in a jurisdiction that allows such use by state or local law or ordinance. In the event that Mortgagor becomes aware of such a violation, Mortgagor shall take all actions allowed by law to terminate the violating activity.

In addition to all other indemnifications, obligations, rights and remedies contained herein, if the Lender and/or its respective directors, officers, employees, agents and attorneys (each an "Indemnitee") is made a party defendant to any litigation or any claim is threatened or brought against such Indemnitee concerning this Security Instrument or the related property or any part thereof or therein or concerning the construction, maintenance, operation or the occupancy or use of such property, then the Mortgagor shall (to the extent permitted by applicable law) indemnify, defend and hold each Indemnitee harmless from and against all liability by reason of said litigation or claims, including attorneys' fees and expenses incurred by such Indemnitee in connection with any such litigation or claim, whether or not any such litigation or claim is prosecuted to judgment. To the extent permitted by applicable law, the within indemnification shall survive payment of the Secured Debt, and/or any termination, release or discharge executed by the Lender in favor of the Mortgagor.

Violation of this provision is a material breach of this Security Instrument and thereby constitutes a default under the terms and provisions of this Security Instrument.

21. APPLICABLE LAW. This Security Instrument is governed by the laws of Indiana, the United States of America, and to the extent required, by the laws of the jurisdiction where the Property is located, except to the extent such state laws are preempted by federal law.

22. JOINT AND SEVERAL LIABILITY AND SUCCESSORS. Each Mortgagor's obligations under this Security Instrument are independent of the obligations of any other Mortgagor. Lender may sue each Mortgagor severally or together with any other Mortgagor. Lender may release any part of the Property and Mortgagor will still be obligated under this Security Instrument for the remaining Property. Mortgagor agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Mortgagor's consent. Such a change will not release Mortgagor from the terms of this

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Security Instrument. The duties and benefits of this Security Instrument will bind and benefit the successors and assigns of Lender and Mortgagor.

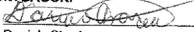
23. AMENDMENT, INTEGRATION AND SEVERABILITY. This Security Instrument may not be amended or modified by oral agreement. No amendment or modification of this Security Instrument is effective unless made in writing. This Security Instrument and any other documents relating to the Secured Debts are the complete and final expression of the agreement. If any provision of this Security Instrument is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.

24. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Security Instrument.

25. NOTICE, ADDITIONAL DOCUMENTS AND RECORDING FEES. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one Mortgagor will be deemed to be notice to all Mortgagors. Mortgagor will inform Lender in writing of any change in Mortgagor's name, address or other application information. Mortgagor will provide Lender any other, correct and complete information Lender requests to effectively mortgage or convey the Property. Mortgagor agrees to pay all expenses, charges and taxes in connection with the preparation and recording of this Security Instrument. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and to confirm Lender's lien status on any Property, and Mortgagor agrees to pay all expenses, charges and taxes in connection with the preparation and recording thereof. Time is of the essence.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Security Instrument. Mortgagor also acknowledges receipt of a copy of this Security Instrument.

MORTGAGOR:

 _____ Date 12/08/2021

Daniel Charles

LENDER:

PURDUE FEDERAL CREDIT UNION

By _____ Date _____
MITCH GAFFIGAN, LOAN OFFICER

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Security Instrument. The duties and benefits of this Security Instrument will bind and benefit the successors and assigns of Lender and Mortgagor.

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24. INTERPRETATION. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Security Instrument.

25. NOTICE, ADDITIONAL DOCUMENTS AND RECORDING FEES. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one Mortgagor will be deemed to be notice to all Mortgagors. Mortgagor will inform Lender in writing of any change in Mortgagor's name, address or other application information. Mortgagor will provide Lender any other, correct and complete information Lender requests to effectively mortgage or convey the Property. Mortgagor agrees to pay all expenses, charges and taxes in connection with the preparation and recording of this Security Instrument. Mortgagor agrees to sign, deliver and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and to confirm Lender's lien status on any Property, and Mortgagor agrees to pay all expenses, charges and taxes in connection with the preparation and recording thereof. Time is of the essence.

SIGNATURES. By signing, Mortgagor agrees to the terms and covenants contained in this Security Instrument. Mortgagor also acknowledges receipt of a copy of this Security Instrument.

MORTGAGOR:

_____ Date _____
Daniel Charles

LENDER:

PURDUE FEDERAL CREDIT UNION
By  Date 12/17/21
MITCH GAFFIGAN, LOAN OFFICER

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ACKNOWLEDGMENT.

MA
 Commonwealth OF ~~MA~~ MA County OF Suffolk ss.
 Before me, Michael J. Sullivan, a Notary Public this
8 day of Dec, 2021, Daniel Charles, an
 unmarried individual, acknowledged the execution of the annexed instrument.
 My commission expires: (Notary Public)

(Notary's County)

Michael J. Sullivan
Suffolk County



MICHAEL J. O'SULLIVAN
 Notary Public
 Commonwealth of Massachusetts
 My Commission Expires March 2, 2023

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(Lender Acknowledgment)

State Indiana OF Lake County OF Lake ss.
Before me, Lana Hendricks, a Notary Public this
17th day of December, 2021, MITCH GAFFIGAN -- LOAN
OFFICER of PURDUE FEDERAL CREDIT UNION, a(n) Federally Chartered Credit Union,
acknowledged the execution of the annexed instrument of the Federally Chartered
Credit Union.

My commission expires:

(Notary Public)

Lana Hendricks



(Notary's County)

Lake

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.

Name: Rachel Poynter

Purdue Federal Credit Union

This instrument was prepared by Mitch Gaffigan, 1551 Win Hentschel Blvd, West Lafayette, IN 47906

Daniel Charles
Indiana Mortgage
IN4RPOYNTER000000002847030N

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Fidelity National Title Insurance Company

EXHIBIT A PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

PARCEL A:

LOTS NUMBERED EIGHTY-THREE (83), EIGHTY-FOUR (84) AND EIGHTY-IVE (85), BLOCK 6 OF THE 2ND LOGAN PARK ADDITION TO THE CITY OF GARY, AS PER PLAT THEREOF, AND RECORDED IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

FOR INFORMATIONAL PURPOSES ONLY:

Common Address: 1438 W. 19th Ave, Gary, In 46407
PIN# 45-08-09-304-049.000-004

PARCEL B:

A PART OF LOT 22, IN JUNEDALE SUBDIVISION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 19 PAGE 3, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 22; THENCE NORTH 30.34 FEET ALONG THE EAST LINE OF SAID LOT; THENCE WEST 24.855 FEET PARALLEL WITH THE SOUTH LINE OF SAID LOT TO A POINT; THENCE WEST 24.22 FEET TO A POINT 30.06 FEET NORTH OF THE SOUTH LINE OF SAID LOT; THENCE WEST PARALLEL WITH THE SOUTH LINE OF SAID LOT TO THE WEST LINE OF SAID LOT; THENCE SOUTH 30.06 FEET ALONG THE WEST LINE OF SAID LOT TO THE SOUTHWEST CORNER THEREOF; THENCE EAST 128.37 FEET ALONG THE SOUTH LINE OF SAID LOT TO THE PLACE OF BEGINNING.

FOR INFORMATIONAL PURPOSES ONLY:

Common Address: 5052 JEFFERSON ST, GARY IN 46408
PIN# 45-08-33-430-025.000-004

PARCEL C:

TWENTY FEET BY PARALLEL LINES OFF THE ENTIRE SOUTH SIDE OF LOT 23, AND A PART OF LOT 22, IN BLOCK 21, IN JUNEDALE SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 19 PAGE 3, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, THAT PART BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID LOT; THENCE SOUTH ALONG THE EAST LINE OF SAID LOT TO A POINT 30.34 FEET NORTH OF THE SOUTH LINE OF SAID LOT; THENCE WEST 24.855 FEET PARALLEL WITH THE SOUTH LINE OF SAID LOT TO A POINT; THENCE WEST TO A POINT 30.04 FEET NORTH OF THE SOUTH LINE OF SAID LOT; THENCE WEST PARALLEL WITH THE SOUTH LINE OF SAID LOT TO THE WEST LINE OF SAID LOT; THENCE NORTH ALONG THE WEST LINE OF SAID LOT TO THE NORTHWEST CORNER THEREOF; THENCE EAST 128.37 FEET ALONG THE NORTH LINE OF SAID LOT TO THE PLACE OF BEGINNING.

FOR INFORMATIONAL PURPOSES ONLY:

Common Address: 5046 JEFFERSON ST, GARY IN 46408
PIN# 45-08-33-430-024.000-004

PARCEL D:

A PART OF LOT 17 IN BLOCK 18 IN JLINE DALE SUBDIVISION. IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 19 PAGE 3, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 17;

This page is only a part of a 2018 ALTA Commitment for Title Insurance issued by Fidelity National Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I-Requirements; and Schedule B, Part II-Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

NOT AN OFFICIAL DOCUMENT

EXHIBIT A (Continued)

THENCE SOUTH ALONG THE WEST LINE OF SAID LOT 17 TO A POINT 26.28 FEET NORTH OF THE SOUTH LINE OF SAID LOT; THENCE EAST 25 FEET PARALLEL WITH THE SOUTH LINE OF SAID LOT TO A POINT; THENCE EAST 24.24 FEET TO A POINT 26.7 FEET NORTH OF THE SOUTH LINE OF SAID LOT; THENCE EAST PARALLEL WITH THE SOUTH LINE OF SAID LOT TO THE EAST LINE OF SAID LOT; THENCE NORTH ALONG THE EAST LINE OF SAID LOT 17 TO THE NORTHEAST CORNER THEREOF; THENCE WEST 126.41 FEET ALONG THE NORTH LINE OF SAID LOT TO THE PLACE OF BEGINNING.

FOR INFORMATIONAL PURPOSES ONLY:

Common Address: 4991 JEFFERSON ST, GARY IN 46408
PIN# 45-08-33-427-019.000-004

PARCEL E:

A PART OF LOT 17 IN BLOCK 18 IN JUNEDALE SUBDIVISION, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 19 PAGE 3, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 17; THENCE NORTH 26.28 FEET ALONG THE WEST LINE OF SAID LOT 17 TO A POINT; THENCE EAST 25 FEET, PARALLEL WITH THE SOUTH LINE OF SAID LOT TO A POINT 26.28 FEET NORTH OF THE SOUTH LINE OF SAID LOT; THENCE EAST 24.24 FEET TO A POINT 26.7 FEET NORTH OF THE SOUTH LINE OF SAID LOT; THENCE EAST PARALLEL WITH THE SOUTH LINE OF SAID LOT TO THE EAST LINE OF SAID LOT; THENCE SOUTH 26.7 FEET ALONG THE EAST LINE OF SAID LOT TO THE SOUTHEAST CORNER THEREOF; THENCE WEST 126.41 FEET ALONG THE SOUTH LINE OF SAID LOT TO THE PLACE OF BEGINNING.

FOR INFORMATIONAL PURPOSES ONLY:

Common Address: 4989 JEFFERSON ST, GARY IN 46408
PIN# 45-08-33-427-018.000-004

PARCEL F:

LOT 20 IN BLOCK 51 IN GARY LAND COMPANY'S FIRST SUBDIVISION TO THE CITY OF GARY, AS SHOWN IN PLAT BOOK 6, PAGE 15, IN LAKE COUNTY, INDIANA.

FOR INFORMATIONAL PURPOSES ONLY:

Common Address: 677 Tyler St, Gary, IN 46402
PIN# 45-08-04-338-018.000-004

PARCEL G:

LOT NUMBERED 31, BLOCK 24 AS SHOWN ON THE RECORDED PLAT OF GARY LAND COMPANY'S 4TH SUBDIVISION, IN THE CITY OF GARY RECORDED IN PLAT BOOK 14, PAGE 15 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

FOR INFORMATIONAL PURPOSES ONLY:

Common Address: 481 Hayes St, Gary, IN 46404
PIN# 45-08-05-286-011.000-004

PARCEL H:

THE EAST 92 FEET OF LOT NUMBERED 14 AND THE EAST 92 FEET OF THE SOUTH 0.6 FOOT OF LOT NUMBERED 13, WHICH INCLUDES THE VACATED WEST 5 FEET OF CENTER AVENUE (STREET) JOINING SAID LOT 14 AND THE SOUTH 0.6 FOOT OF LOT NUMBERED 13 ON THE EAST SIDE THEREOF, IN BLOCK 3 AS

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EXHIBIT A
(Continued)

SHOWN ON THE RECORDED PLAT OF CARLSON'S FIRST ADDITION TO TOLLESTON, IN THE CITY OF GARY
RECORDED IN PLAT BOOK 7, PAGE 29 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

FOR INFORMATIONAL PURPOSES ONLY:

Common Address: 1126 Rutledge St, Gary In, 46404
PIN# 45-08-08-177-007.000-004

Property of Lake County Recorder

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ALTA Commitment for Title Insurance B-1-16

(21BAR55118.PFD/21BAR55118/12)