

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 **Mary B Mellard**, an undivided interest of **11.23%**, whose mailing address is **1346 Yaupon Loop, New Braunfels, TX 78132** and **Herbert Horton Bowden Jr. and Constance Elizabeth Bowden**, an undivided interest of **88.77%** whose mailing address is **656 Honeycomb Road, Grant AL 35747** as MORTGAGEE, the following real estate in **Lake County, State of Indiana**, to wit:

Legal Description: LOT 8, HIGHLAND PARK 3RD ADDITION, BEING A RESUBDIVISION OF BLOCK 9 OF C.J WILLIAMS ADDITION TO GLEN PARK, AS SHOWN IN PLAT BOOK 20, PAGE 28, LAKE COUNTY, INDIANA.

Parcel Number: 45-08-28-454-023.000-004

Commonly known as: 626 W. 45th Avenue, Gary, IN 46408

and the rents and profits therefrom, to secure the payment of the principal sum of **One Hundred Forty-two Thousand Five Hundred and 00/100 Dollars, (\$142,500.00)**, 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 obligations under the promissory note for which this mortgage acts as security matures on December 27, 2024.

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 WS

NOT AN OFFICIAL DOCUMENT

IN WITNESS WHEREOF, Housemart, Inc., has caused this mortgage to be executed this 27th day of December, 2023.

Housemart, Inc.

By: 

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 true.

WITNESS my hand and Notarial Seal this 27th day of December, 2023.

MY COMMISSION EXPIRES:

January 25, 2026

Laura A. Whitehouse

Notary Public

A Resident of Lake County



This Instrument Prepared By: **Jose C. Sandoval, Attorney at Law**
2929 Jewett Ave, Highland IN 46322 (219-393-0606)
Our file No. 626 W 45th Ave, Gary, IN 46408

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

Mary Calletta

Initials WS