

**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 **Howard Holdings LLC** 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 Numbered 7 in River-Dale Subdivision, as per plat thereof, recorded in Plat Book 32, page 100 in the office of the recorder of Lake County, Indiana.**

**Parcel Number: 45-08-27-453-025.000-004**

**Commonly known as: 3181 Liverpool Road, Lake Station, IN 46405**

and the rents and profits therefrom, to secure the payment of the principal sum of **One Hundred Thirty-six Thousand Five Hundred and 00/100 Dollars, (\$136,500.00)**, 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 obligation under the promissory note for which this mortgage acts as security matures on October 30, 2025.**

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 WJS

# NOT AN OFFICIAL DOCUMENT

IN WITNESS WHEREOF, Housemart, Inc., has caused this mortgage to be executed this 30th day of October, 2024.

Housemart, Inc.

By: \_\_\_\_\_

Wayne Sheaffer, President

Wayne D. Sheaffer

Printed Name

STATE OF INDIANA )

) SS:

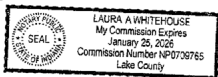
COUNTY OF LAKE )

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 30th day of October, 2024.

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. 3181 Liverpool Rd, Lake Station, IN 46405

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.

Jose C. Sandoval

Initials WOS