576457 REAL ESTATE MORTGAGE

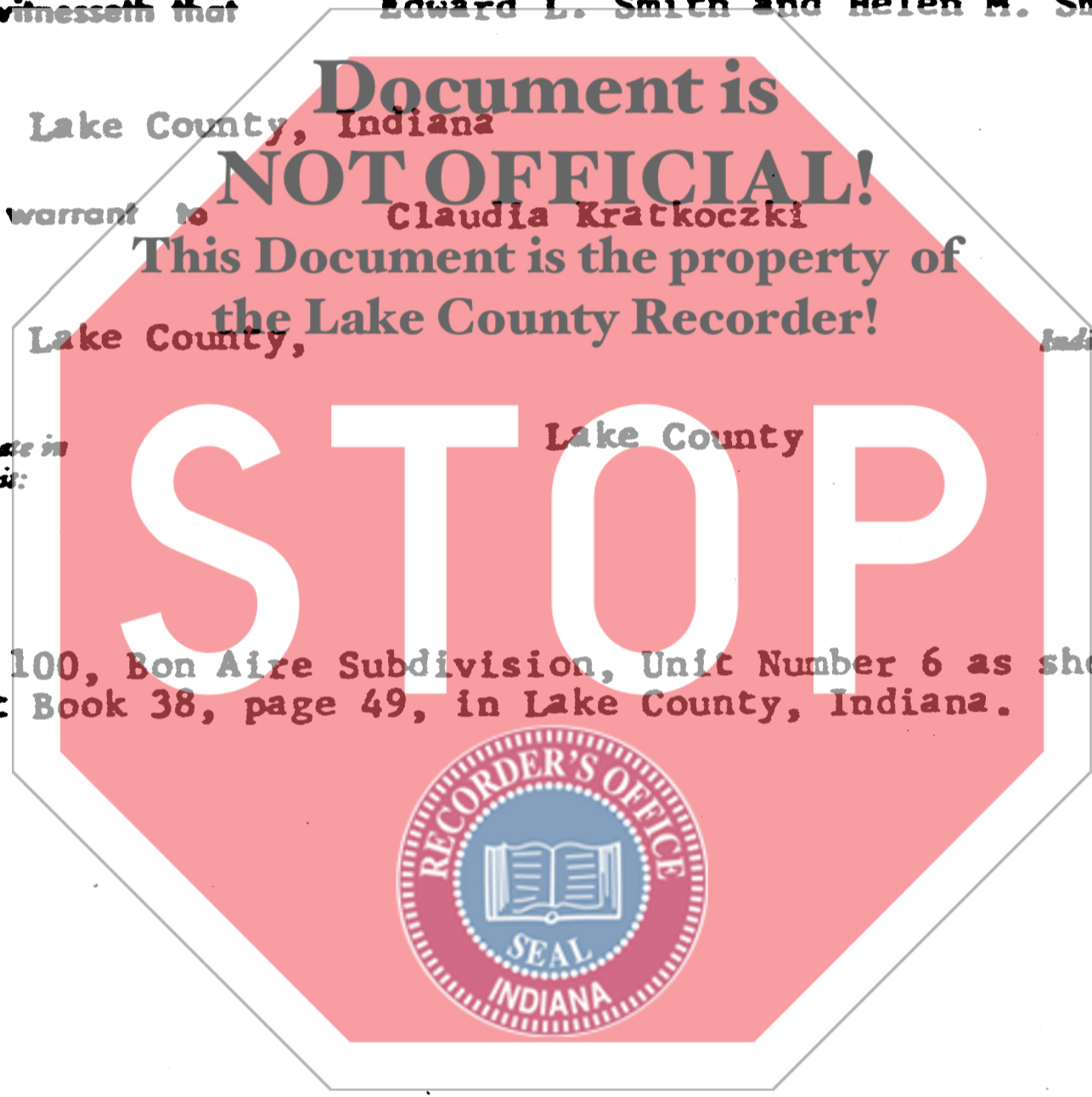This indenture witnesseth that **Edward L. Smith and Helen M. Smith**

of Lake County, Indiana , as MORTGAGOR ,

Mortgage and warrant to Claudia Kratkoczki

of Lake County, Indiana, as MORTGAGEE ,

the following real estate in Lake County County State of Indiana, to wit:

Lot 100, Bon Aire Subdivision, Unit Number 6 as shown in Plat Book 38, page 49, in Lake County, Indiana.

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MAR 7 2 50 PM '80
WILLIAM BIELSKI JR
RECORDER

and the mortgagor expressly agrees to pay the sum of money above secured, without relief from valuation or appraisement laws, and upon failure to pay said note or any installment thereon as it becomes due, or any part thereof, at maturity, or the interest thereon, or any part thereof, when due, or the taxes or insurance as hereinafter stipulated, then said note shall be due and collectible, and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until said note is paid, said mortgagor will keep all legal taxes and charges against said premises paid as they become due, and will keep the buildings thereon insured for the benefit of the mortgagee , as interest may appear and the policy duly assigned to the mortgagee , in the amount of Two thousand and no/100 ($2,000.00)6-(six)----Dollars, and failing to do so, said mortgagee , may pay said taxes or insurance, and the amount so paid, with 6 (six) per cent interest thereon, shall be a part of the debt secured by this mortgage.

Additional Covenants:

State of Indiana, Lake County, ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 28 day of February 1980 personally appeared:

Edward L. Smith and Helen M. Smith and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal. My commission expires 7-20- 1982

Vitold Reey
Notary Public

Dated this 28 Day of Feb 1980

Edward L. Smith (Seal)

Helen M. Smith (Seal)

_____ (Seal)

_____ (Seal)

This instrument prepared by Vitold Reey, 5681 Broadway, Merrillville, IN 46410 Attorney at Law

MAIL TO: RETURN TO:
VITOLD REEY
ATTORNEY AT LAW
5681 BROADWAY
MERRILLVILLE IN 46410