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THIS FORM HAS BEEN APPROVED BY THE INDIANA STATE BAR ASSOCIATION FOR USE BY LAWYERS ONLY. THE SELECTION OF A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS AND INSERTION OF SPECIAL CLAUSES, CONSTITUTES THE PRACTICE OF LAW AND SHOULD BE DONE BY A LAWYER.

# 592195 REAL ESTATE MORTGAGE

This indenture witnesseth that **Howard P. Bovenkerk and Violet J. Bovenkerk,**  
husband and wife

of **Lake County, in the State of Indiana** as MORTGAGORS.

Mortgage and warrant to **John J. Sefton**

of **Lake County** in the State of **Indiana, as MORTGAGEE**

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

Lot 25, Block 3 in Franklin's Addition to Hammond as shown in the office of the Recorder of Lake County, Indiana, commonly known as 6244 Monroe, Hammond, Indiana.

To secure a demand promissory note of even date in the principal sum of five thousand dollars.

STATE OF INDIANA, S. NO  
LAKE COUNTY  
FILED FOR RECORD  
JUN 29 11 25 AM '80  
WILLIAM BIELSKI JR  
RECORDER

and the mortgagee expressly agree 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 mortgagee 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 follows: interest may appear ~~as follows~~ in the amount of **(\$5,000.00) Five thousand and 00/100** Dollars, and failing to do so, said mortgagee may pay said taxes or insurance, and the amount so paid, with **3** per cent interest thereon, shall be a part of the debt secured by this mortgage.

**Additional Covenants:**

None.

State of Indiana, **Lake County, ss:**  
Before me, the undersigned, a Notary Public in and for said County and State, this 21<sup>st</sup> day of July, 1980 personally appeared: **Howard Bovenkerk and Violet J. Bovenkerk,** 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 March 19<sup>th</sup> 1984.

Dated this 21<sup>st</sup> Day of July 1980  
Howard P. Bovenkerk and  
(Howard P. Bovenkerk)  
Violet J. Bovenkerk and  
(Violet J. Bovenkerk)

**Paul B. Huebner, Lake Cty. Res. Notary Public**

This instrument prepared by Paul B. Huebner Attorney at Law

MAIL TO: 8235 Calumet Avenue, Munster, Indiana 46321