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LAWYERS TITLE INS. CORP.
7895 BROADWAY
MERRILLVILLE, IND 46410

MORTGAGE

Kenneth J. Serbenta and Beverly R. Serbenta, Husband and Wife of
Lake County, Indiana, hereinafter called the Mortgagor, for consideration paid grant to Postal Finance Company, Inc.,

an Indiana corporation, hereinafter called the Mortgagee, mortgages and warrants the following Real Estate situated at 3516 Grand Blvd Highland, In
(mortgaged premises) and more particularly described below to secure the payment of the sum of Fourteen Thousand Six Hundred 00/100ths
(\$ 14,600.00) and interest thereon according to the terms of a certain Revolving Loan Agreement (hereinafter called "agreement") of even date
herewith and any extensions or renewals thereof and shall further secure all future advances and any other indebtedness, direct or contingent, incurred by the
Mortgagor to Mortgagee which may exist from time to time.

The land with the buildings thereon situated in Lake County, Indiana, bounded and described as follows:

**Lot 1 Block 26, Homestead Gardens Master Addition, Town of
Highland, as shown in Plat Book 38, Page 82, Lake County, Indiana.**

STATE OF INDIANA
LAC COUNTY
NOV 14 8 42 AM '00
WILLIAM BIELSKI JR
RECORDER

Together with any and all buildings, structures, improvements, fixtures and articles of personal property now or hereafter attached to or used in the operation
of said premises; together with any and all replacements and attachments.

Together with all and singular the tenements, and appurtenances thereto belonging; and also all the estate, right, title and interest of the Mortgagor, of, in, and
to the aforementioned property and every part and parcel thereof and all rights to recover damages for the taking of title to, possession of, or any interest in the
premises, and property hereby conveyed or any part thereof by right of eminent domain.

The Mortgagor covenants and agrees: to pay all sums hereby secured; to comply with all covenants set forth in said agreement; to keep the buildings now or
hereafter standing on the mortgaged premises in good condition and repair, and insured against loss or damage by fire and other hazards as the Mortgagee may from
time to time require, all such insurance to be in forms, in companies and in sums satisfactory to the holder of this mortgage, all insurance policies on said buildings
to be held by and to be for the benefit of and payable in case of loss to such holder; at least fifteen days before the expiration of each such policy to deliver to the
holder of this mortgage a new and sufficient policy to take the place of the one expiring; not to commit nor suffer any violation of any law or restriction affecting
the premises hereby conveyed; to pay before the same shall become delinquent or any penalty attach thereto for non-payment, all taxes, assessments and charges of
every name to whomsoever assessed that may now or hereafter be levied or assessed upon the property.

The Mortgagor hereby authorizes the Mortgagee to pay: all taxes, assessments, water rates and charges with interest, costs and charges accrued thereon which
may at any time be a lien upon the mortgaged property or any part thereof; the premiums for any insurance required thereunder; and any amount due and owing
and secured by a lien prior to the within Mortgage. The Mortgagor further authorizes the holder to incur at any time any reasonable expenses in protecting its
security.

In the event the ownership of the mortgaged premises or any part thereof becomes vested in a person other than the Mortgagor, the holder may, without notice
to the Mortgagor, deal with such successor or successors in interest with reference to the mortgage and the debt hereby secured, and in the same manner as with the
Mortgagor, without in any way discharging the Mortgagor's liability hereunder or upon the debt hereby secured. No sale of the premises hereby mortgaged and no
forbearance on the part of the holder and no extension, whether oral or in writing, of the time for the payment of the debt hereby secured, given by the holder,
shall operate to release, discharge, modify, change or affect the original liability of the Mortgagor herein, either in whole or in part.

If any default shall occur in any prior mortgage, or any postponement of payment or extension of said prior mortgage, or any additional advancements of
money on any prior mortgage, on the mortgaged premises and same shall continue for a period of thirty days, or if entry shall be made or foreclosure proceedings
commenced under such prior mortgage, or in any event should title to the mortgaged premises become vested in any person or entity other than the Mortgagor
herein whether by operation of law, seizure, levy or sale or transfer by the Mortgagee, or any default under the terms of the agreement or any other indebtedness
of Mortgagor to Mortgagee, then the entire debt secured hereby shall become immediately due and payable at the option of the holder hereof. There can be no
assumption of this mortgage without the written consent of the Mortgagee.

If foreclosure proceedings shall be commenced hereunder the holder hereof shall be entitled to collect all costs, charges and expenses including attorney's fees
which may be suffered or incurred by it in connection therewith all without relief from valuation and appraisement laws. In case of any foreclosure sale, Mortgagor
hereby authorizes Mortgagee as its agent and attorney-in-fact to assign to the purchaser or purchasers at such sale all insurance policies on the mortgaged premises
then held by the Mortgagee and all leases to which the mortgaged premises shall then be subject.

This mortgage is upon the statutory condition, and upon the further condition that all covenants and agreements of the Mortgagor contained herein and in the
agreement shall be kept and fully performed, for any breach of which the Mortgagee shall have the Statutory Power of Sale. It is also agreed that this mortgage is
security for the payment of the aforesaid obligation and all other direct or contingent liabilities of the Mortgagor hereof to the holder hereof due or to become due
whether now existing or hereafter contracted together with attorney's fees, all without relief from valuation and appraisement laws.

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Mortgagor intends that each of the statements made herein shall be construed as a representation; each of the representations is made for the purpose of inducing Mortgagee to take a mortgage on the Real Estate to secure the repayment of the agreement given by the Mortgagor referred to herein; and each of the representations, whether construed jointly or severally, is true. Mortgagor expressly authorizes Mortgagee and all other persons to rely on such representations.

Whenever possible each provision of this mortgage shall be interpreted in such a manner to be effective under applicable law, but if any provision of this mortgage shall be interpreted in such a manner as to be effective and valid under applicable law, but if any provision of this mortgage shall be prohibited by or invalid under applicable law, such provision shall be ineffective to the extent of such prohibition or invalidity without invalidating the remainder of such provision or the remaining provisions of this mortgage.

Witness our hands and seals this 12th day of November, 1980

Kenneth J. Serbenta (Seal)
Beverly R. Serbenta (Seal)

STATE OF INDIANA)
COUNTY OF Lake) ss.

On November 12, 1980 personally appeared the above named Kenneth J. Serbenta and Beverly R. Serbenta, Husband and Wife

and acknowledged the foregoing instrument to be their free act and deed, before me.

Notary Public Joyce L. Keadar, Resident Lake County, Indiana
My Commission expires 1981

This instrument prepared by Richard S. Balousek

Mortgage

To

Date, 19

at 10 o'clock and 00 minutes 19 m.

Received and entered with Deeds

Book Page

Attest: Register