NAMES AND ADD

Hayden Earl Gilkey Ardell G. Gilkey 10640 Bailey Street Cedar Lake, Indiana

46303

MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC.

8300 Broadway/ P.O. Box 8297 Merrillville, Indiana 46410

DATE DUE EACH MONTH 7th DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER, THAN, DATE OF TRANSACTION 07/07/81 DATE FIRST PAYMENT DUE LOAN NUMBER NUMBER OF PAYMENTS 180 08/07/81 18792481/00418 07/01/81 AMOUNT FINANCED AMOUNT OF FIRST PAYMENT AMOUNT OF OTHER PAYMENTS DATE FINAL PAYMENT DUE TOTAL OF PAYMENTS 07/07/96 260.00 ,46,800.00 260.00 16,144.85

The words "you" and "your" refer to Mortgagee. The words "I", "me" and "my" refer to all Mortgagors indebted on the note secured by this mortgage.

To secure payment of a Note which I signed today promising to pay you the above Total of Payments and to secure all my present and future obligations to you, which will not at any time exceed the above Maximum Outstanding, each of the undersigned mortgages and warrants to you the real estate described below and all present and future improvements on the real estate, which is located in Indiana, County of Lake

Lots five (5) and six (6), Watt's Artesian Wells Fourth Addition, as shown in Plat Book 28, page 48, in Lake County, Indana

If I pay my Note according to its terms, this Mortgage will become null and void.

I will pay all liens, taxes, assessments, obligations, encumbrances and any other charges against the real estate and maintain insurance on the real estate in a form and amount satisfactory to you. You may pay any such lien, tax, assessment, obligation, encumbrance or other charge or purchase such insurance in your own name, if I fail to do so. The amount you pay will bear interest at the highest lawful rate if not prohibited by law, shall be a lien on the real estate and may be enforced and collected in the same manner as the other debt secured by this mortgage.

If I do not comply with the terms of the Note secured by this mortgage or if I do not perform any other obligation to you, the unpaid balance will become due, if you desire, without your advising me.

Each of the undersigned releases any statutory right or claim in the mortgaged property.

Each of the undersigned agrees to pay the debt secured by this mortgage without any relief from valuation or appraisement under Indiana law.

IN WITNESS WHEREOF, the undersigned (has—have) signed this instrument on the da

Ardell G. Gilkey, His Wife

STATE OF INDIANA

COUNTY OF Lake

SS:

July

personally appeared

Hayden Earl Gilkey and Ardell G. Gilkey, Husband and Wife

who acknowledged the execution of the foregoing Real Property Mortgage.

Witness my hand and Notarial Seal the day and year last above written.

Before me, a Notary Public in and for said County and State, on this.......

Roberta A. Smith

NOTARY PUBLIC

My commission expires:

This instrument was prepared by Priscilla Pasterick



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