

664358

REAL ESTATE MORTGAGE



Licensed under Indiana Uniform Consumer Credit Code

HOUSEHOLD FINANCE CORP.
5395 Hohman Ave.
P. O. Box 209 #1
Hammond, Ind. 46325

73069-1

MORTGAGORS (Names, Addresses & Soc. Sec. Nos.)
husband and wife
Arlander J. Kulchar Jr. & Betty Jane 306 38 0521
4623 Johnson Avenue Kulchar 310 40 9045
Hammond IN 46327

Table with mortgage details: DATE OF NOTE AND THIS MORTGAGE (03/29/82), FIRST INSTALLMENT DUE DATE (04/29/82), OTHERS: SAME DAY OF EACH MONTH, FINAL INSTALLMENT DUE DATE (03/29/86), FIRST: \$102.00, OTHERS: \$102.00, TOTAL OF PAYMENTS: 4896.00, FINANCE CHARGE: \$1733.21, AMOUNT FINANCED: 3162.79, GROUP CREDITOR INSURANCE CHARGES: LIFE: \$168.42, DISABILITY: \$285.44, TOTAL AMOUNT PAYABLE IN 48 MONTHLY INSTALLMENTS, OFFICIAL FEES: \$12.00, ANNUAL PERCENTAGE RATE: 23.361%, CHATTEL MORTGAGE: YES, REAL ESTATE MORTGAGE: YES.

Mortgagor S above named of the said City and State MORTGAGE and WARRANT to the Corporation named in print above the following real estate situated in LAKE County, Indiana:

Lot 12 and the South 1/2 of Lot 11, in Block 12 in Hoffman's 3rd Addition to City of Hammond, as per plat thereof, recorded in plat Book 1, page 99, in the office of the Recorder of Lake County, Indiana.

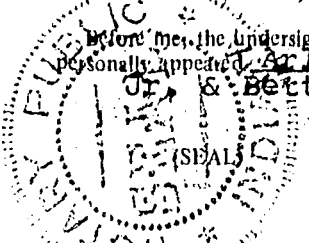
STATE OF INDIANA S.S. NO
LAKE COUNTY
FILED FOR RECORD
APR 5 10 06 AM '82
WILLIAM BIELSKI JR
RECORDER

to secure the repayment of that certain promissory note above described without relief from valuation or appraisal laws.
Mortgagor S agree to pay all taxes and assessments on said premises when due and keep buildings thereon insured for maximum insurable value, or such lesser sum as Mortgagee may authorize in writing, for life of this mortgage, with Mortgagee as loss payee as its interest appears; and if Mortgagor S fail(s) to pay such taxes and assessments or insure as stated above, Mortgagee may do so and add such sums paid therefor to the above indebtedness hereby secured and such sums shall draw finance charges at the maximum rate permitted by Indiana Code 24-4.5-3-508.

Default in the payment of all or part of the sums hereby secured, or finance charges thereon, may at the option of the Mortgagee render the entire sum remaining unpaid at once due and payable, and Mortgagee may proceed to foreclose on and sell the above-described property and from the proceeds pay all sums due on the indebtedness hereby secured and all costs of sale and foreclosure, including reasonable attorneys' fees.

IN WITNESS WHEREOF, the said Mortgagor S have hereunto affixed their name S and seal S this 29th day of March, 19 82.

Arlander J. Kulchar Jr. & Betty Jane Kulchar SEAL
Arlander J. Kulchar Jr. Betty Jane Kulchar
STATE OF INDIANA)
(LAKE) SS.
COUNTY OF)



Before me, the undersigned, a Notary Public in and for said County and State, this 29th day of March, 19 82, personally appeared Arlander J. Kulchar and acknowledged the execution of the foregoing mortgage.

Kenneth W. Cashmer
Kenneth W. Cashmer Notary Public
My Commission expires 4-12-85

This document prepared by K. Rogalski
REAL ESTATE MORTGAGE - INDIANA 10 71

400