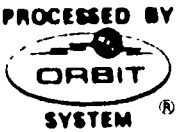


675185

REAL ESTATE MORTGAGE



Licensed under Indiana Uniform Consumer Credit Code

Mortgagee: HOUSEHOLD FINANCE CORPORATION
CROSS ROADS SHOPPING CENTER
6120 SOUTH BROADWAY AVENUE
MERRILLVILLE, INDIANA 46410

LOAN NO

MORTGAGORS (Names, Addresses & Soc. Sec. Nos)
DENNIS R. KRAMER AND ASHLEY W. KRAMER, HUSBAND AND WIFE
940 MAXWELL COURT
CROWN POINT IN 46307 305 44 2781

DATE OF THIS MORTGAGE: 7/19/82	FIRST PAYMENT DUE DATE: 8/19/82	OTHERS: SAME DAY OF EACH MONTH	FINAL PAYMENT DUE DATE: 7/19/87	PAYMENTS: FIRST: \$ 145.00 OTHERS: \$ 145.00
TOTAL OF PAYMENTS: 8700.00	FINANCE CHARGE: \$ 3340.22	AMOUNT FINANCED \$ 5359.78	GROUP CREDITOR INSURANCE CHARGES: LIFE: NONE DISABILITY: NONE	
TOTAL AMOUNT PAYABLE IN 60 MONTHLY PAYMENTS	ANNUAL PERCENTAGE RATE 21.000 %		SECURITY AGREEMENT no	REAL ESTATE MORTGAGE yes

Mortgagors above named of the said City and State MORTGAGE and WARRANT to the Mortgagee named above the following real estate situated in LAKE County, Indiana:

Lot 73, Jeffrey Manor Unit No. 3, in the City of Crown Point, as shown in Plat Book 39, page 57, in Lake County, Indiana

STATE OF INDIANA, SS. NO
LAKE COUNTY
FILED FOR RECORD
JUL 20 11 40 AM '82
WILLIAM BIELSKI JR
RECORDER

to secure the repayment of that certain promissory note above described.

Mortgagors 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.

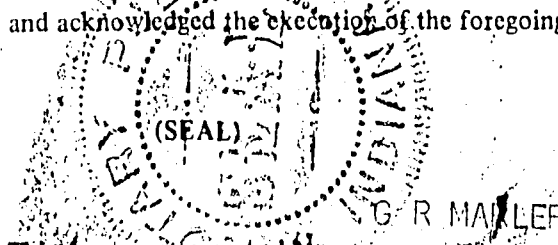
Default in the payment of all or part of the sums hereby secured, or Finance Charges thereon, may at the option of the Mortgagee render the entire sum remaining unpaid at once due and payable, as stated in the note, and Mortgagee may proceed to foreclose on and sell the above described property and from the proceeds pay all sums due on the indebtedness hereby secured and all costs of sale and foreclosure, including reasonable attorney's fees as permitted by law.

THIS MORTGAGE MAY NOT BE ASSUMED WITHOUT THE WRITTEN CONSENT OF THE MORTGAGEE.

IN WITNESS WHEREOF, the said Mortgagors have hereunto affixed their names and seals this 19TH day of JULY, 19 82.

Dennis R. Kramer SEAL
DENNIS R. KRAMER
STATE OF INDIANA)
COUNTY OF LAKE) SS.
Ashley W. Kramer SEAL
ASHLEY W. KRAMER

Before me, the undersigned, a Notary Public in and for said County and State, this 19TH day of JULY, 19 82, personally appeared DENNIS R. KRAMER AND ASHLEY W. KRAMER, HUSBAND AND WIFE and acknowledged the execution of the foregoing mortgage.



CHERYL ANNE FAGA Notary Public
My Commission expires 8/11/85
RESIDENT OF LAKE COUNTY

This document prepared by

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