REAL ESTATE MORTGAGE THIS INDENTURE WITNESSETH, That WILLIAM J. CHERMAK & JANET D. CherMAK (Hereinafter called "Mortgagor") County, in the State of INDIANA THE DARTMOUTH PLAN, INC. 1301 Franklin Ave. Mortgage and Warrant to Garden City, NY 11530 (Hereinafter called "Mortgagee") NASSAU County, in the State of **NEW YORK** LAKE The following described Real Estate in County, in the State of Indiana, to-wit: Lot sixty five in Patterson's 1st Addition to the town of Griffith, as shown in Plat Book 33, page 80 in the Office of the recorder of Lake County, Indiana These premises are known as and by No. 727 North Oakwood, Griffith, Indiana Together with all present and future improvements thereon, rents, issues and profits thereof. being the amount of Mortgagor's indebtedness to together together ising out of a Home Improvement Installment Contract dated 6-17

198 payable to Mortgagee in Payable to Mort _, the first installment payment two months from the date of the completion of the property improvement unless a different first payment date is inserted here_ Sept. 27,1982 __, and continuing monthly thereafter on the same day of each month and a final installment of \$ 86.20 _; and the Mortgager expressly agrees to pay the sum of money above secured, without relief from valuation or appraisement laws; and upon failure to pay said indebtedness, or any part thereof, when due, or the taxes or insurance as hereinafter agreed, then all of said indebtedness is to be due and collectable and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until this indebtedness is paid said Mortgagor 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 his (hers) (theirs) interest may appear and the policy duly assigned to the Mortgagee, to the amount of the then unpaid indebtedness of Mortgagor to Mortgagee, and falling to do so, Mortgagee, may pay said taxes or insurance, and the amount so paid, with eight per cent (8%) interest thereon, shall be a part of the debt secured by this mortgagee. In Witness Whereof, the said Mortgagor has hereunto set his (her) (their) hand(s) and day of DUNE seal this Γ (**ACKNOWLEDGEMENT** LAKE STATE OF INDIANA, COUNTY, ss: Before me, the undersigned Notary Public in and for said County, this my hand and official seal. My Commission expires 5 - 83 THIS INSTRUMENT PREPARED BY:

REAL ESTATE MORTGAGE AND ASSIGNMENT

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