

THIS INDENTURE WITNESSETH, That  
776049  
(Hereinafter called "Mortgagor")

REAL ESTATE MORTGAGE  
STEVEN L. RUGGERI  
13132 Faribanks, Cedar Lake, IN.

LAKE

County, in the State of INDIANA

Mortgage and Warrant to  
(Hereinafter called "Mortgagee")

THE DARTMOUTH PLAN, INC.  
1301 Franklin Ave., Garden City, NY.

NASSAU County, in the State of NEW YORK

The following described Real Estate in Lake County, in the State of Indiana,  
to-wit:

Parcel 1: Part of the Southwest quarter of the Southeast quarter of Section 23, Township 34 North, Range 9 West of the 2nd P.M. in Lake County, Indiana, described as follows: Commencing at a point 1323.8 feet West and 656 feet North of the Southeast corner of Section 23, Township 34 North, Range 9 West of the 2nd P.M., thence North 99 feet; thence West 220 feet; thence South 99 feet; thence East 220 feet to the place of beginning.

Parcel 2: Part of the Southwest quarter of the Southeast quarter of Section 23, Township 34 North, Range 9 West of the 2nd P.M., in Lake County, Indiana, described as follows: Commencing at a point 1323.8 feet West and 757 feet North of the Southeast corner of Section 23, Township 34 North, Range 9 West of the 2nd P.M., thence North 90 feet; thence West 220 feet; thence South 90 feet; thence East 220 feet to the place of beginning.

STATE OF INDIANA/S.S.  
LAKE COUNTY  
OFFICE OF RECORDS  
OCT 15 12 16 PM '84  
WILLIAM STUBBS  
RECORDER

776050  
For Assignment, see doc

Together with all present and future improvements thereon, rents, issues and profits thereof.

To secure the payment of \$ 23,524.20 being the amount of Mortgagor's indebtedness to Mortgagee arising out of a Home Improvement Contract dated 8-9-84, 1984 payable to Mortgagee in 180 equal monthly installments of \$ 130.69, 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 \_\_\_\_\_, and continuing monthly thereafter on the same day of each month and a final installment of \$ 130.69; and the Mortgagor expressly agrees to pay the sum of money above secured, without relief from valuation or appraisal 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 failing 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 mortgage.

In Witness Whereof, seal this 9 day of AUGUST 1984 the said Mortgagor has hereunto set his (her) (their) hand(s) and  
Steven L. Ruggeri (Seal)  
STEVEN L. RUGGERI  
PRINTED NAME  
\_\_\_\_\_  
PRINTED NAME

ACKNOWLEDGEMENT

STATE OF INDIANA, LAKE COUNTY, ss:  
Before me, the undersigned Notary Public in and for said County, this 9 day of AUGUST, 1984, came  
STEVEN L. RUGGERI  
13132 FAIRBANKS  
CEDAR LAKE, INDIANA 46307

\_\_\_\_\_, and acknowledged the execution of the foregoing instrument. Witness my hand and official seal.

Jerome Shuman Notary Public  
Jerome Shuman

My Commission expires FEB. 1986

THIS INSTRUMENT PREPARED BY: Tina Thierrin

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