

REAL PROPERTY MORTGAGE

NAMES AND ADDRESSES OF MORTGAGORS NORMAN C. RATA CZAK & GRETCHEN L. RATA CZAK Husband and Wife 8840 Idlewild Avenue Highland, Indiana 46323 876385			MORTGAGEE: C.I.T. FINANCIAL SERVICES, INC. ADDRESS: 8300 Broadway P.O. Box 10416 Merrillville, Indiana 46410		
LOAN NUMBER	DATE	DATE FINANCE CHARGE BEGINS TO ACCRUE IF OTHER THAN DATE OF TRANSACTION	NUMBER OF PAYMENTS	DATE DUE EACH MONTH	DATE FIRST PAYMENT DUE
948/10937928	9/18/86	9/23/86	140	23rd	10/23/86
AMOUNT OF FIRST PAYMENT	AMOUNT OF OTHER PAYMENTS	DATE FINAL PAYMENT DUE	TOTAL OF PAYMENTS	AMOUNT FINANCED	
\$ 262.00	\$ 262.00	5/23/98	\$ 36680.00	\$ 19256.75	

THIS MORTGAGE SECURES FUTURE ADVANCES—MAXIMUM OUTSTANDING \$ 40,000.00

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.

MORTGAGE OF REAL ESTATE

To secure payment of a Note which I signed today promising to pay you the above Amount Financed together with a finance charge 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:

The South 50 feet of Lot 9 and the North 64 feet of Lot 8 in Block 2 in Brantwood 5th Addition to Highland, as per plat thereof, recorded in Plat Book 29, Page 5, in the Office of the Recorder of Lake County, Indiana. AKA: 8840 Idlewild Ave. Highland, IN

If I pay my Note and all other obligations according to their terms, this Mortgage will become null and void.

TAXES - LIENS - INSURANCE

I will pay all liens, taxes, assessments, obligations, encumbrances and any other charges against the real estate, whether superior or inferior to the lien of this mortgage, 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 rate of charge set forth on the note then secured by this mortgage if permitted by law or, if not, at the highest lawful rate and it, 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.

DEFAULT

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 entire unpaid amount financed and accrued and unpaid finance charge will become due, if you desire, without your advising me. I agree to pay a reasonable attorney's fee plus court costs and all other reasonable expenses which you actually incur in the collection of the loan secured by this mortgage. If any money is left over after you enforce this mortgage and deduct your attorney's fees, it will be paid to the persons legally entitled to it, but if any money is still owing, I agree to pay you the balance.

WAIVER OF EXEMPTIONS

Each of the undersigned agrees that no extension of time or other variation of any obligation secured by this mortgage will affect any other obligations under this mortgage.

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

IN WITNESS WHEREOF, the undersigned (has — have) signed this instrument on the day and year first above written.



Norman C. Rataczak
 Printed..... NORMAN C. RATA CZAK
Gretchen L. Rataczak
 Printed..... GRETCHEN L. RATA CZAK

STATE OF INDIANA
 COUNTY OF LAKE
 RECORDER OF DEEDS
 SEP 22 10 04 AM '86

STATE OF INDIANA
 COUNTY OF Lake ss:

Printed.....

Before me, a Notary Public in and for said County and State, on this 18th day of September, 19 86, personally appeared

NORMAN C. RATA CZAK & GRETCHEN L. RATA CZAK, Husband and Wife

who acknowledged the execution of the foregoing instrument.

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

Cheri L. Seaton
 Signature.....
 Printed..... CHERI L. SEATON
 NOTARY PUBLIC

My commission expires
11/7/87

This Instrument was prepared by Cheri Seaton



82-2621 (11-83) - INDIANA ACCRUED

4000