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REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, THAT GARRY A. CIOCHINA and DEBRA A. CIOCHINA, husband and wife, of Lake County, in the State of Indiana, Mortgage and Warrant to FRANK A. KAISER and DINA KAISER, husband and wife, of Calloway County, in the State of Kentucky, the following described real estate in Lake County, in the State of Indiana, as follows, to-wit:

All of Lot 26, Block 3, Fairview Heights AddItion, as shown in Plat Book 30, page 87, in the office of the Recorder of Lake County, Indiana, which has the address of 325 Oriole Drive, Crown Point, and Indiana, 46307.

and the mortgagors expressly agree to pay the sum of money above secured without relief from valuation and appraisement laws; and upon failure to pay any one of said notes, or any part thereof, at maturity, or the interest thereon, or any part thereof, when due, or the taxes or insurance as hereinafter stipulated, then all of said notes are to be due and collectible, and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until all of said notes are paid, said mortgagors will keep all legal taxes and charges against said premises paid as they becone due, and will keep the buildings thereon insured for the benefit of the mortgagees, as their interest may appear and the policy duly assigned to the mortgagees, to the amount of Thirty Eight Thousand and No/100 (\$38,000.00) Dollars, and failing to do so, said mortgagees, may pay said taxes or

insurance, and the amount so paid with eight per cent interest thereon, shall be a part of the debt secured by this mortgage.

IN WITNESS WHEREOF, the said mortgagors have hereunto set their hands and seals this 19 day of October 1986.

Garry Af Ciochina

Alebra a. Ciochina

STATE OF Indiana COUNTY OF Sake

Before me, the undersigned, a Notary Public in and for the County, this 29 day of October, 1986, Garry A. Ciochina and Debta A. Ciochina, husband and wife, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

Susan K. Scatt
Notary Public
My commission expires 4-15-88.

THIS MORTGAGE WAS PREPARED BY JOHN A. GREGORY, JR., ATTORNEY 204 South Sixth Street Murray, KY 42071