

THIS FORM HAS BEEN APPROVED BY THE INDIANA STATE BAR ASSOCIATION FOR USE BY LAWYERS ONLY. THE SELECTION OF A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS AND INSERTION OF SPECIAL CLAUSES, CONSTITUTES THE PRACTICE OF LAW AND MAY ONLY BE DONE BY A LAWYER.

# 901607 REAL ESTATE MORTGAGE

This indenture witnesseth that BERT RATCLIFF and MARY JANE RATCLIFF,  
husband and wife,  
of 559 - 213th Street, Dyer, Lake County, Indiana, as MORTGAGOR,  
Mortgage and warrant to LINDA J. FEDEROFF,  
of 508 Oval, Beverly Shores, Porter County, Indiana, as MORTGAGEE,  
the following real estate in ----- Lake ----- County  
State of Indiana, to wit:

Lot Twelve (12), Suburban Gardens, an Addition  
to the Town of Dyer, as shown in the Plat Book  
24, page 83, in Lake County, Indiana.

RICHARD J. BLASTICK  
RECORDER, LAKE COUNTY  
CRAMIN BLDG., INDIANAPOLIS, INDIANA 46207  
STATE OF INDIANA  
LAKE COUNTY  
FEB 12 9 53 AM '87

and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness:

Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, or the taxes or insurance hereinafter stipulated, then said indebtedness shall be due and collectible, and this mortgage may be foreclosed accordingly. It is further expressly agreed that, until said indebtedness is paid, the Mortgagor will keep all legal taxes and charges against the real estate paid as they become due, and will keep the buildings thereon insured against fire and other casualties in an amount at least equal to the indebtedness from time to time owing, with loss payable clause in favor of the Mortgagee, and will, upon request, furnish evidence of such insurance to the Mortgagee, and, failing to do so, the Mortgagee may pay said taxes or insurance, and the amount so paid, with -0- percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

### Additional Covenants:

This Mortgage is given to secure a promissory note of even date herewith in the principal sum of One Thousand (\$1,000.00) Dollars, without interest, executed by the Mortgagors herein in favor of the Mortgagee herein, due and payable on demand.

State of Indiana, Lake County, ss: Dated this 11th Day of February 1987  
Before me, the undersigned, a Notary Public in and for said County and State, this 11th day of February 19 87 personally appeared: BERT RATCLIFF and MARY JANE RATCLIFF, husband and wife, and acknowledged the execution of the foregoing mortgage. In witness whereof, I have heretofore subscribed my name and affixed my official seal.  
My commission expires October 10, 19 88  
Jessica A. Clinko Signature  
JESSICA A. CLINKO Printed Name  
Resident of: INDIAN LAKE County

Bert Ratcliff Seal  
BERT RATCLIFF  
Mary Jane Ratcliff Seal  
MARY JANE RATCLIFF  
Seal

This instrument prepared by ROBERT M. SCHWERD Attorney at Law jc  
MAIL TO: HILBRICH, CUNNINGHAM & SCHWERD; 2637 - 45th Street; Highland, IN 46322