

141121 REAL ESTATE MORTGAGE

This indenture witnesseth that Kathleen M. (Rovai) and Clarence J. Ziemkowski, Husband and Wife

of Lake County, Indiana, as MORTGAGOR

Mortgage and warrant to Victor J. Kielbania and Deborah (Kielbania) Ross, Joint Tenants with Right of Survivorship

of Lake County, Indiana, as MORTGAGEE

the following real estate in Lake County, State of Indiana, to wit:

Lot Fifteen (15), Rays Villa First Addition to the Town of St. John, as shown in Plat Book Thirty-three (33), page Forty-five (45), in Lake County, Indiana



To secure a note of even date in the amount of \$3,000.00

and the mortgagor expressly agree to pay the sum of money above secured, without relief from valuation or appraisal laws; and upon failure to pay said note or any installment thereon as it becomes due, 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 said note shall be due and collectible, and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until said note 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 9% interest may appear and the policy duly assigned to the mortgagee, in the amount of Three Thousand (\$3,000.00) Dollars, and failing to do so, said mortgagee may pay said taxes or insurance, and the amount so paid, with per cent interest thereon, shall be a part of the debt secured by this mortgage.

Additional Covenants:

State of Indiana, Lake County, ss: Dated this 20th Day of June 19 90

Before me, the undersigned, a Notary Public in and for said County, and State, this 20th day of June 19 90, Clarence J. Ziemkowski and Kathleen M. Ziemkowski, aka as Kathleen M. (Rovai) Ziemkowski, personally appeared: Clarence H. Ziemkowski and Kathleen M. Ziemkowski, aka as Kathleen M. (Rovai) Ziemkowski, and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal. My commission expires Dec-16 1993

Clarence J. Ziemkowski
Clarence J. Ziemkowski
Kathleen M. Ziemkowski
Kathleen M. Ziemkowski, aka Kathleen M. (Rovai) Ziemkowski

Clarence H. Harney
Notary Public

This instrument prepared by Clarence H. Harney, Atty. 8522 Moraine, Munster, IN 46321 Attorney at Law
MAILED TO Clarence H. Harney, 30 Memorial Drive, Calumet City, IL 60409