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91024693

# REAL ESTATE MORTGAGE

This indenture witnesseth that **JAMES H. LUKEN and LYNN A. LUKEN,**  
husband and wife

of **1571 Heritage Drive, Lowell, Lake County, Indiana** , as **MORTGAGOR**

Mortgage and warrant to **CARL ROBERT ANDERSON and LOUISE B. ANDERSON;**  
husband and wife

of **8633 Deadstream Road, Honor, Benzie County, Michigan** ~~Michigan~~, as **MORTGAGEE**

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

Unit 4 in Vistana Gardens Condominium, as per Declaration of Condominiums thereof, recorded on the 18th day of November, 1986, as Document No. 885413 in the Office of the Recorder of Lake County, Indiana, together with an undivided one-seventh (1/7) interest in the common areas and facilities appertaining thereto and as amended by Document No. 978903 recorded May 25, 1988.



STATE OF INDIANA  
LAKE COUNTY  
FILED  
MAY 22 11 28 AM '91  
ROBERT ROBERT FREELAND  
RECORDER

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 interest may appear and the policy duly assigned to the mortgagee in the amount of \$33,451.70 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/S.S. NO  
LAKE COUNTY  
FILED  
MAY 22 4 10 PM '91  
ROBERT ROBERT FREELAND  
RECORDER

State of Indiana, LAKE County, ss: Dated this 5th Day of April 19 91  
Before me, the undersigned, a Notary Public in and for said County and State, this 5th day of April 19 91, James H. Luken and Lynn A. Luken, husband and wife personally appeared. 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 8-15 19 93  
*Elizabeth A. Hurit*  
(Elizabeth A. Hurit) Res. Lake Co. Notary Public

*James H. Luken*  
(James H. Luken) Seal  
*Lynn A. Luken*  
(Lynn A. Luken) Seal

This instrument prepared by Richard A. Zunica Attorney at Law  
INB National Bank, n.w., 651 E. Commercial Avenue, Lowell IN46356  
MAIL TO: P.O. Box 8

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