REAL ESTATE MORTGAGE

TIMOTHY L SMITH & KATHLEEN G SMITH

This indenture Witnesseth, That HUSBAND AND WIFE

of LAKE County, in the State of Indiana, Mortgage and Warrant to Sears Consumer Financial Corporation, 2500 Lake Cook Road, Suite CL-A

Riverwoods, IL 60015 of Lake County in the State of Illinois following the described Real Estate IN LAKE County, in the State

of Indiana as follows, to-wit:

LOT 8, BLOCK 6, MIDWAY GARDENS, IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 16, PAGE 12, IN LAKE COUNTY, INDIANA.

Document is OFFICI

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HAMMOND, IN 46323 Also known as: 4615 MCCOOK and the mortgagor expressly agree to pay the sum of money above secured, without relief from valuation or 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 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 mortgages, as their interest may appear and the policy duly assigned to the mortgagee, to the amount of Twenty One Thousand and 0/100

Dollars, and failing to do so. said mortgages, may pay said taxes or insurance, and the amount so paid, with 13.90 percent interest thereon, shall be a part of the debt secured by this mortgage.

in Witness Whereof, of

the said mortgagor

have '

hereunto set hands and seal this

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ROBERT (808) FREELAND

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STATE OF

INDIANA

COUNTY 88:

LAKE

a Notary Public in and for said County, this Before me, the undersigned, 19 91 , came TIMOTHY L SMITH & KATHLEEN G SMITH 20TH day of MAY and acknowledged the execution of the foregoing instrument. Witness my hand and official seal.

My Commission Expires

7-30-93

COUNTY