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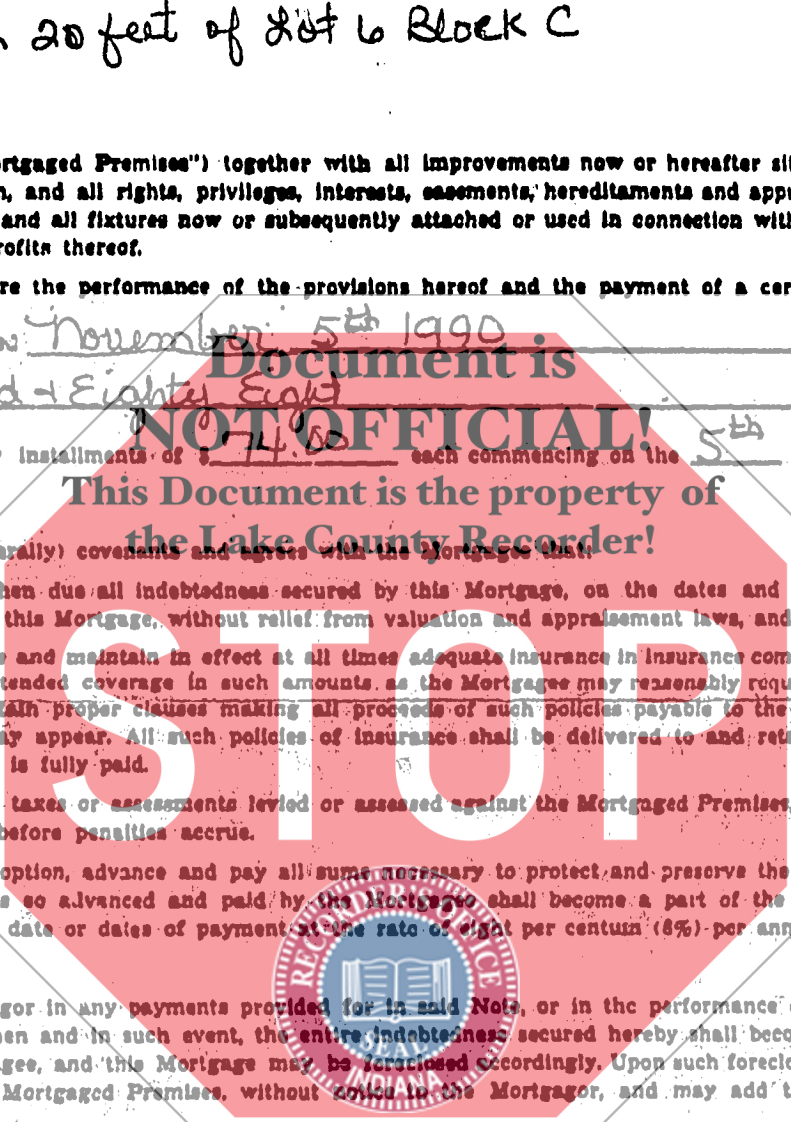
REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, That Eddie Dean and Jeannette Grace
(hereinafter referred to as "Mortgagor") of Lake County, State of
Indiana, MORTGAGE(S) AND WARRANT(S) to Lake County Heating + Cooling Corp.
(hereinafter referred to as "Mortgagee"), the following described real estate in Lake
County, State of Indiana:

Key # 45-286-7
Lesh Wood on W. 5th Second Addition
Depth 25 feet of Lot 7
Block C South 20 feet of Lot 6 Block C

(hereinafter referred to as "Mortgaged Premises") together with all improvements now or hereafter situated on the Mortgaged Premises or used in connection therewith, and all rights, privileges, interests, easements, hereditaments and appurtenances now or hereafter existing or to be created, and all fixtures now or subsequently attached or used in connection with the Mortgaged Premises, together with all the rents, issues, income and profits thereof.

This Mortgage is given to secure the performance of the provisions hereof and the payment of a certain promissory note (hereinafter referred to as the "Note") dated November 5th 1990, in the principal amount of Eight Hundred + Eighty Eight Dollars (\$ 888.00), and payable in 12 monthly installments of \$ 74.00 each commencing on the 5th day of December 1990.



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
JAN 6 2 39 PM 1991
ROBERT B. REE ANDERSON
RECORDER

The Mortgagor (jointly and severally) covenants and agrees with the Mortgagee that:

- The Mortgagor shall pay when due all indebtedness secured by this Mortgage, on the dates and in the amounts, respectively, as provided in the Note and in this Mortgage, without relief from valuation and appraisal laws, and with attorneys' fees.
- The Mortgagor shall procure and maintain in effect at all times adequate insurance in insurance companies acceptable to the Mortgagee against loss, of fire and extended coverage in such amounts, as the Mortgagee may reasonably require from time to time, and all such insurance policies shall contain proper clauses making all proceeds of such policies payable to the Mortgagee and the Mortgagor as their respective interests may appear. All such policies of insurance shall be delivered to and retained by the Mortgagee until the indebtedness secured hereby is fully paid.
- The Mortgagor shall pay all taxes or assessments levied or assessed against the Mortgaged Premises, or any part thereof, as and when the same become due and before penalties accrue.
- The Mortgagee may, at his option, advance and pay all sums necessary to protect and preserve the security intended to be given by this Mortgage, and all sums so advanced and paid by the Mortgagee shall become a part of the indebtedness secured hereby and shall bear interest from the date or dates of payment at the rate of eight per centum (8%) per annum.

Remedies of Mortgagee.
Upon default by the Mortgagor in any payments provided for in said Note, or in the performance of any covenant or agreement of the Mortgagor hereunder, then and in such event, the entire indebtedness secured hereby shall become immediately due and payable at the option of the Mortgagee, and this Mortgage may be foreclosed accordingly. Upon such foreclosure, the Mortgagee may continue the abstract of title to the Mortgaged Premises, without notice to the Mortgagor, and may add the cost thereof to the principal balance due.

The Mortgagee, at his option, may extend the time for the payment of the indebtedness, or reduce the payments thereon, or accept a renewal note or notes therefor, without consent of any junior lien holder, and without the consent of the Mortgagor if the Mortgagor has then parted with title to the Mortgaged Premises, and any such extension, reduction or renewal shall not effect the priority of this Mortgage or impair the security hereof in any manner whatsoever, or release, discharge or effect in any manner the personal liability of the Mortgagor to the Mortgagee.

All rights and obligations hereunder shall extend to and be binding upon the several heirs, representatives, successors and assigns of the parties to the Mortgage.

IN WITNESS WHEREOF, said Mortgagor has hereunto set (their) (his) (her) hand(s) and seal(s) this 5 day of Nov 1990.

Signature Eddie D. Grace (SEAL)
Signature Jeannette Grace (SEAL)

STATE OF INDIANA }
County of Lake } ss.

Before me, a Notary Public in and for said County and State, personally appeared Eddie D. Jeannette Grace
who acknowledged the execution of the foregoing Real Estate Mortgage.

Witness my hand and Notarial Seal this 5 day of Nov 1990
My commission expires 05-05-91
Signature Patricia A. Saccerich
Printed PATRICIA A. SACCERICH
NOTARY PUBLIC

THIS INSTRUMENT WAS PREPARED BY:
ANTONIO G. MARINO
MAIL TO: NICIE J. ANAST 2803 75th AVE. SCHERERVILLE IND. 46825
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