

REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, that Jeffrey W. Harbrecht of Lake County, in the State of Indiana, Mortgage and Warrant to: Highland Lumber & Supply Inc. of Highland, Lake County, Indiana, Real Estate in Lake County, in the State of Indiana, as follows, to-wit:

Lot 12, Willow Ridge Manor, Phase I, and addition to the town of St. John as shown in P.B. 67, Page 42 and as amended by Plat of Correction, recorded May 18, 1990 in P.B. 68, P. 45 in Lake County, Indiana.

commonly known as: 8915 Willow Lane, St. John, Indiana 46373

and the Mortgagor expressly agrees to pay the sum of money above secured without relief from valuation or appraisal laws; and upon failure to pay any said note, 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 note is to be due and collectible, and this Mortgage may be foreclosed accordingly. And it is further expressly agreed, that until all of 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, to the amount of Thirty-Four Thousand Forty-Six & 76/100's Dollars (\$34,046.76) and failing to do so, said Mortgagee may pay taxes or insurance, and the amount so paid, with eighteen (18%) percent APR interest thereon, shall be a part of the debt secured by this Mortgage.

IN WITNESS WHEREOF, Jeffrey W. Harbrecht, the said Mortgagor, has hereunto set his hand and seal this 19th day of November, 1992.



Jeffrey W. Harbrecht
JEFFREY W. HARBRECHT

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public, in and for said County and State, this 19th day of November, 1992, personally appeared the above-named Jeffrey W. Harbrecht, and under penalties for perjury, acknowledged the execution of the foregoing Real Estate Mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

Pamela P. Kosenka
PAMELA P. KOSENKA
Notary Public

My Commission Expires: July 1, 1995
My County of Residence: Lake

This instrument prepared by: PAMELA P. KOSENKA, Attorney At Law, 2930 Ridge Road, Highland, Indiana 46322

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
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