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INDIANA REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, that JOSEPH A AND LOUISE A KUZMINSKI hereinafter referred to as Mortgagors, of LAKE County, state of INDIANA, Mortgage and warrant to Norwest Financial Indiana, Inc., hereinafter referred to as Mortgagee, the following described real estate, in LAKE County, State of Indiana, to wit:

LOT 31 IN BLOCK 13 IN HOMESTEAD GARDENS MASTER ADDITION, BLOCKS 12 AND 13; IN TOWN OF HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 34 PAGE 3: IN THE OFFICE OF THE RECORDER OF LAKE COUNTY INDIANA EXCEPT THAT PART OF LOT 31 MORE PARTICULARLY DESCRIBED AS BEGINNING AT THE SOUTHWESTERLY LINE OF LOT 31 TO THE NORTHWESTERLY CORNER THEREOF A DISTANCE OF 130.13 feet thence NORTHEASTERLY ALONG THE NORTHERLY LINE OF LOT 31 A DISTANCE OF 4.69 FEET THENCE SOUTHEASTERLY TO THE POINT OF BEGINNING A DISTANCE OF 129.67 feet

to secure the repayment of a promissory note of even date in the sum of \$ 18836.23, payable to Mortgagee in monthly installments, the last payment to fall due on 8/30, 19 98, and also to secure the repayment of any and all future advances and sums of money which may from time to time hereafter be advanced or loaned to Mortgagors by Mortgagee; provided however, that the principal amount of the outstanding indebtedness owing to Mortgagee by Mortgagors at any one time, shall not exceed the sum of \$125,000.00.

Mortgagors expressly agree to keep all legal taxes, assessments, and prior liens against said property paid, to keep the buildings and improvements thereon in good repair, to commit no waste thereon, and to keep the buildings and improvements thereon insured for the benefit of the Mortgagee as its interest may appear; and upon failure of Mortgagors to do so, Mortgagee may pay such taxes, assessments, and prior liens, and cause said property to be repaired, and cause said property to be insured, and the amount so paid shall become a part of the indebtedness secured by this mortgage.

Mortgagors agree to pay all indebtedness secured hereby, together with all taxes, assessments, charges, and insurance, without any relief whatsoever from valuation or appraisal laws of the State of Indiana.

Mortgagors agree not to sell, convey or otherwise transfer the above described real estate or any part thereof without Mortgagee's prior written consent and any such sale, conveyance or transfer without Mortgagee's prior written consent shall constitute a default under the terms hereof.

Mortgagors agree that upon failure to pay any installment due under said note, or any other indebtedness hereby secured when due, or taxes, assessments, insurance, or prior liens, or in event of default in or violation of any of the other terms hereof, then all of said mortgage indebtedness shall at Mortgagee's option, without notice, become due and collectible and this mortgage may then be foreclosed accordingly. Upon foreclosure Mortgagee shall have the right, irrespective of any deficiency, to which Mortgagors hereby consent, to have a receiver appointed to take possession of said premises and collect the rents, issues and profits thereof for the benefit of the Mortgagee.

The covenants contained herein shall bind and inure to the benefit of the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used the singular number shall be construed to include the plural, the plural the singular, and the use of any gender shall include all genders.

IN WITNESS WHEREOF, the Mortgagors have hereunto set their hands this 26 day of JULY, 1993

Sign here [Signature] Type name as signed: JOSEPH A. KUZMINSKI

Sign here [Signature] Type name as signed: LOUISE A. KUZMINSKI

Sign here _____ Type name as signed: _____

Sign here _____ Type name as signed: _____

State of Indiana)) County of LAPORTE) as)

Before me, the undersigned, a Notary Public in and for said County, this 26 day of JULY 1993, came JOSEPH AND LOUISE KUZMINSKI, and acknowledged the execution of the foregoing Mortgage Witness my hand and official seal.

Type name as signed: DIANE M DUNCAN My Commission Expires: 2/1/97

This instrument was prepared by: DM DUNCAN

Aug 5 8 47 AM '93 SAMUEL ORLICH RECORDER

NOTARY PUBLIC INDIANA DIANE M DUNCAN

NORWEST FINANCIAL-488 MANSARDS PLAZA 1155 EAST RIDGE ROAD GRIFFITH, INDIANA 46319

RETURN TO