COMMUNITY TITLE COMPANY

THIS FORM MAS BEEN APPROVED BY THE INDIANA STATE BAR ASSOCIATION FOR USE BY LAWYERS THEY. THE SELECTION OF A FORM OF LAW AND MAY ONLY BE DONE BY A LAWYER.

94025516

REAL ESTATE MORTGAGE

This indenture witnesseth that Wook H. Kim, a batchelor, Ann Hommer, a never married woman, Chong Won Kim, married to Yeo Song Kim, and Yeo Song Kim, married to Chong Won Kim

of Crown Point, Indiana

, AS MORTGAGOR ,

Mortgage and warrant to JosephineC. Kalpakoff

of Dyer,

Indiana, as MORTGAGEE .

the following real estate in State of Indiana, to wit: Lake

County

PARCEL 2:

PART OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 25. TOWNSHIP 35 NORTH, RANGE 10 WEST OF THE 2ND P.M., DESCRIBED AS: BEGINNING AT A POINT ON THE EAST LINE OF THE SOUTH 1/2, NW 1/4 OF SAID SECTION 25 AND 85.00 FRET SOUTH OF THE NORTHEAST CORNER THEREOF; THENCE SOUTH 1/9.91 FERT ON THE RAST LINE OF SAID NW 1/4. THENCE WEST 2040.02 FRET HORE OR LESS TO A POINT ON THE WEST LINE OF THE SOUTH 1/2, NW 1/4 OF SAID SECTION 25. THENCE MORTH 264.41 FRET TO THE NORTHWEST CORNER OF THE SOUTH 1/2, NW 1/4 OF SAID SECTION 25. THENCE WORTH 264.41 FRET TO THE NORTHWEST CORNER OF THE SOUTH 1/2, NW 1/4 OF SAID SECTION 25. THENCE EAST ALONG THE HORTH LINE OF THE SOUTH 1/2, NW 1/4 OF SAID SECTION 25. THENCE SOUTH 85 FERT PARALLEL TO THE MAST LINE OF THE NW 1/4 OF SAID SECTION 25. THENCE KAST PARALLEL TO THE NORTH LINE OF THE SOUTH 1/2, NW 1/4 OF SAID SECTION 25. THENCE KAST PARALLEL TO THE NORTH LINE OF THE SOUTH 1/2, NW 1/4 OF SAID SECTION 25. THENCE KAST PARALLE TO THE NORTH LINE OF THE SOUTH 1/2, NW 1/4 OF SAID SECTION 25.

the Lake County Recorder!

Unit No. 9

Key No. 11-29-33

SA: SECURDER

and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness: \$110,000.00 as evidenced by promissory note of even date herewith

Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, or the taxes or insurance hereinafter stipulated, then said indebtedness shall be due and collectible, and this mortgage may be foreclosed accordingly. It is further expressly agreed that, until said indebtedness is paid, the Mortgagor will keep all legal taxes and charges against the real estate paid as they become due, and will keep the buildings thereon insured against fire and other casualties in an amount at least equal to the indebtedness from time to time owing, with loss payable clause in favor of the Mortgagee, and will, upon request, furnish evidence of such insurance to the Mortgagee, and, failing to do so, the Mortgagee may pay said taxes or insurance, and the amount so paid, with 7.5% percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

Additional Covenants:

State of Indiana,	Lake	County, ss:	Dated this 14 Day of Man	ed 1994
Before me, the undersigned, of and State, this personally appeared:	Notary Public in and day of March	for said County	Wook H. Kim	Seal
and seknowledged the execution is believed by have hereunto subsci	on of the foregoing mot ibed my name and affixe	rigage. In witness	Anu Hommer	Seal
Jahin Tul	refor	Signature	Chong Won Kim	Seal .
renderion Sahe	rng ton	Printed Name County	Yeorsong King (King)	Soa
This instrument prepared by	John F. Sager, Road. Lansing, J		1	Assorney at Lau