

1000 S. 80th RD
Merrillville 46410

INDIANA REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH, that LAWRENCE BAITY
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: THE NORTH 20 FEET OF LOT 21 AND THE SOUTH 14 FEET OF LOT 22, BLOCK 6
RESUBDIVISION OF GARY LAND COMPANY'S 13TH SUBDIVISION, CITY OF GARY, AS SHOWN IN PLAT BOOK
19, PAGE 10, LAKE COUNTY, INDIANA.

to secure the repayment of a promissory note of even date in the sum of \$ 13,258.34, payable to Mortgagee in monthly
installments, the last payment to fall due on 2/19, ~~10/2000~~ 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 combat 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 13 day of JANUARY, 1995

Sign here Lawrence Baity
Type name as signed: LAWRENCE BAITY

Sign here _____
Type name as signed: _____

Sign here _____
Type name as signed: _____

Sign here _____
Type name as signed: _____

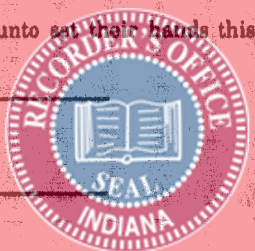
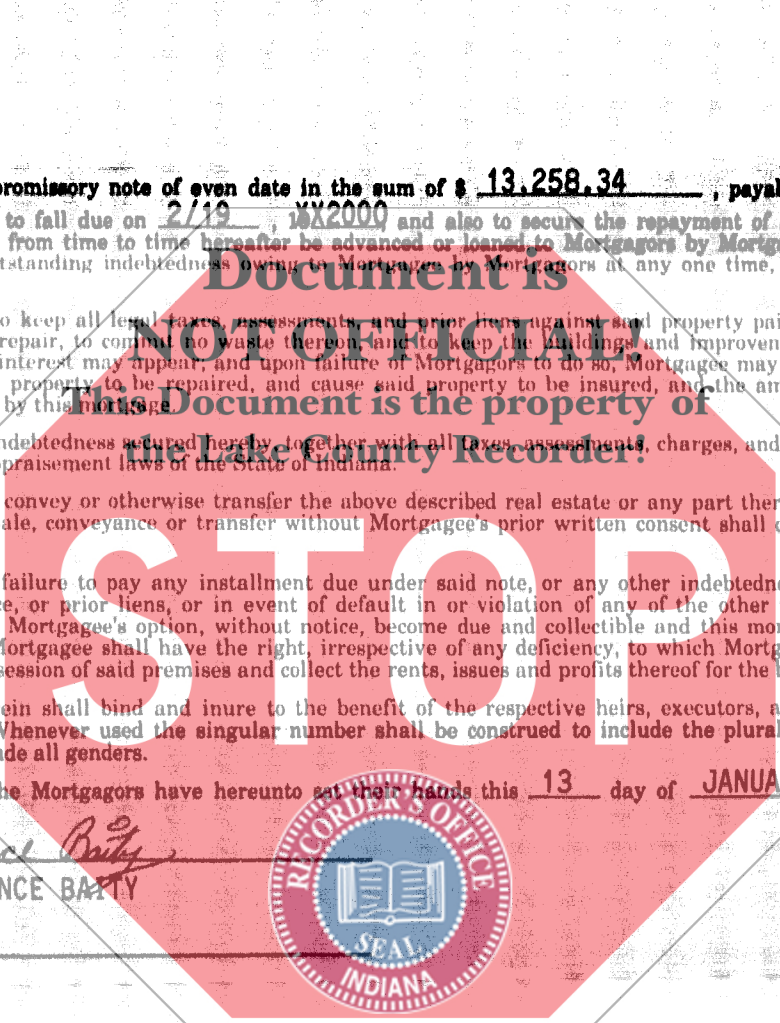
State of Indiana)
County of LAKE) ss.

Before me, the undersigned, a Notary Public in and for said County, this 13 day of JANUARY, 1995,
I have seen the undersigned, LAWRENCE BAITY, and acknowledged the execution of the foregoing Mortgage. Witness my
hand and official seal.

Type name as signed: ROBERTA J WIELGOS, Notary Public

My Commission Expires: 12/19/98

This instrument was prepared by: ROBIN WIELGOS



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
95 JUN 25 AM 8:42
MARGARETTE N. CLEVELAND
LAKE COUNTY RECORDER