P.O. Box 443
Flossmoor IL 60422

95010342   95 FEB 27 PM 2:53
RECORDED

Real Estate-Mortgage

This Indenture Witnesseth, That

Michael G. Kristina
Jacqueline N. Kristina

of _Lake_ County, in the State of _Indiana_

Mortgage and Warrant to

Anna Karwoski

of _Cook_ County, in the State of _Illinois_, the following described

Real Estate in _Lake_ County, in the State of Indiana, as follows, to-wit:

Lot 8, Block 1, Unit 15, Briar Ridge Country Club
Addition, a Planned Unit Development in Dyer
Indiana, as shown in Plat Book 65, Page ___,
in Lake County, Indiana.

1241 Balby _____
Dyer, Indiana.

Ten thousand,   No/100

and the mortgagor expressly agree to pay the sum of money above secured, without relief from valuation or appraisement laws; and upon failure to pay any one of said notes, 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 notes are to be due and collectible, and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until all of said notes are 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, as his interest may appear and the policy duly assigned to the mortgagee, to the amount of   Dollars, and failing to do so, said mortgagee, may pay said taxes or insurance, and the amount so paid, with ___ per cent interest thereon, shall be a part of the debt secured by this mortgage.

In Witness Whereof, the said mortgagor ha s hereunto set their hands and seal this **27th** day of **February** 19 **95**

Michael G. Kristina (Seal) _____ (Seal)
MICHAEL G KRISTINA
Jacqueline N Kristina (Seal) _____ (Seal)
JACQUELINE N KRISTINA
_____ (Seal) _____ (Seal)

STATE OF INDIANA, ...**LAKE**............COUNTY, ss:

Before me, the undersigned, a Notary Public in and for said County, this.........................
............................**27th**.......day of.......**February**.............19...**95**, came...................
....**Michael G Kristina and Jacqueline N Kristina**

....
....
....
...., and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

LONNIE P CARTER
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
My Commission ....
MY COMMISSION EXP. APR. 1,1997

Lonnie P Carter
Lonnie P Carter   Notary Public

This instrument prepared by: