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# REAL ESTATE MORTGAGE

This indenture witnesseth that Philip J. Berenc  
of Lake County, Indiana, , as MORTGAGOR ,

Mortgages and warrants to John M. Berenc and Sandra L. Berenc  
of Lake County, Indiana, as MORTGAGEES ,

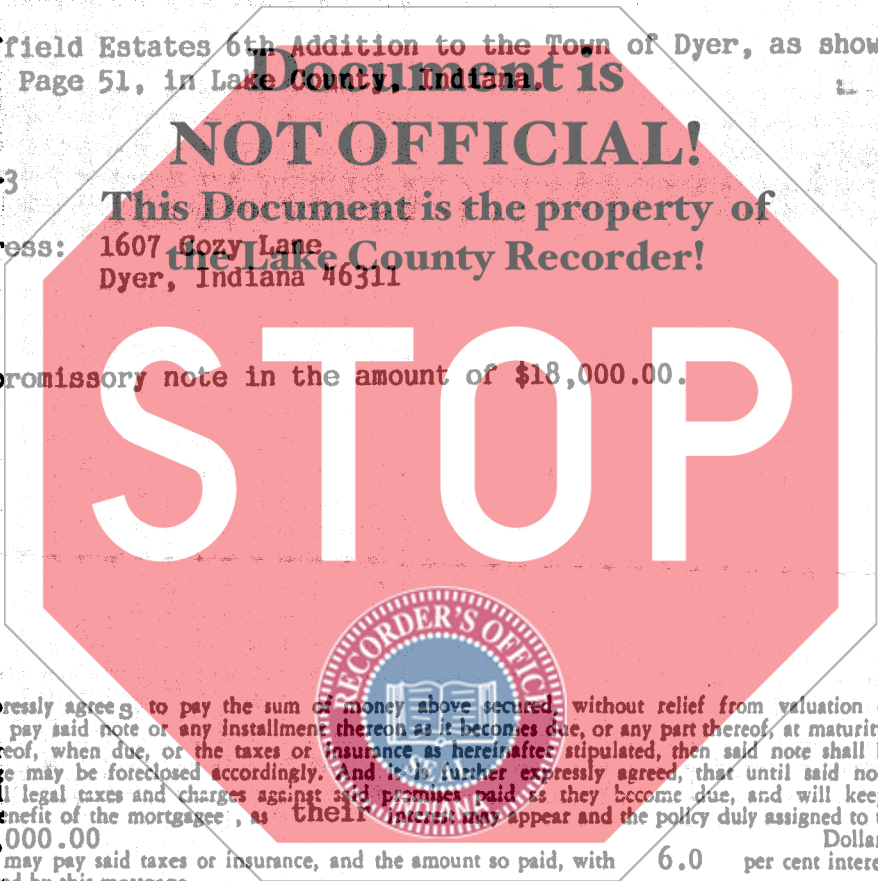
the following real estate in Lake County  
State of Indiana, to wit:

Lot 177, Sheffield Estates 6th Addition to the Town of Dyer, as shown in Plat Book 74, Page 51, in Lake County, Indiana.

Key # 14-239-3

Property Address: 1607 Cozy Lane  
Dyer, Indiana 46311

To secure a promissory note in the amount of \$18,000.00.



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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
95 SEP 5 AM 10:33  
MARGARET

and the mortgagor expressly agrees to pay the sum of money above secured, without relief from valuation or appraisement laws; and upon failure to pay said note or any installment thereon as it becomes due, 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 said note shall be due and collectible, and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until 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, as their interests may appear and the policy duly assigned to the mortgagee in the amount of \$18,000.00 Dollars, and failing to do so, said mortgagee, may pay said taxes or insurance, and the amount so paid, with 6.0 per cent interest thereon, shall be a part of the debt secured by this mortgage.

### Additional Covenants:

ILLINOIS DUPAGE  
State of ~~Indiana~~, ~~Laure~~ County, ss: Dated this 31st Day of July 1995  
Before me, the undersigned, a Notary Public in and for said County and State, this 31st day of July 1995  
personally appeared: Philip J. Berenc Philip J. Berenc Seal

and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal. My commission expires 3-12-98  
Colleen M. Benjamin Colleen M. Benjamin Seal  
"OFFICIAL SEAL"  
COLLEEN M. BENJAMIN  
NOTARY PUBLIC, STATE OF ILLINOIS  
MY COMMISSION EXPIRES 3/12/98

This instrument prepared by John R. Stanish, 5252 Hohman Avenue, Hammond, Indiana 46320 Attorney at Law  
MAIL TO: John R. Stanish, 5252 Hohman Avenue, Hammond, Indiana 46320