## Real Estate Mortgage

This Indenture Witnesseth, That MARJAN NIKOLOVSKI

LAKE

County, in the State of INDIANA

Mortgage and Warrant to

JOHN KERSTEFF & ARLENE KERSTEFF

LAKE

County, in the State of INDIANA

, the following described

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

KEY # 20-13-0263-0001

PINE ISLAND RIDGE UNIT 18, LOT 431

COMMONLY KNOWN AS 4855 WEST 87TH LANE CROWN POINT, INDIANA 46307-1659

SECURED BY PROMISSORY NOTE DATED 10-05-95 FOR \$9,423.17 WITH INTEREST AT 6 %.

and the mortgagor expressly agree to pay the sum of money above secured, without relief from tation or appraisement laws; and upon failure to pay any one of said notes, or any part thereof, at matterly, or the interest thereon, or any part thereof, when due, or the taxes or insurance as hereinafter stip wated, 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 NINE THOUSAND FOUR HUNDRED TWENTY THREE & 17 + int. 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.

seal this	7TH day of FEBRUARY (Seal)	19 96 (Seal)
	(Seal)	(Seal)
	(Seal)	(Seal)
ATE OF INDIANA, .	LAKE COUNTY, ss:  Before me, the undersigned, a Notary Public in and for said C day of FEBRUARY MARJAN NIKOLOVSKI	
	and acknowledged the execution of	

This instrument prepared by:

My Commission expires

JOHN KERSTEFF

HIMESICH ERF; OCT. 13

MACO Notary Public