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REAL ESTATE MORTGAGE

This indenture witnesseth that John M. Henderson and Phyllis H. Henderson,
Husband and Wife
of Lake County, Indiana, as MORTGAGOR,

Mortgage and warrant to Jo Anne Bowen
of Ellettsville, Indiana, as MORTGAGEE,

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

Apartment Unit Number 1-A, 690 Hidden Oak Trail, in Barrington Woods Condominium, A Horizontal Property Regime, as created by a certain declaration recorded October 11, 1994 as Document Number 94070058 and also filed in Plat Book 77, Page 44, Lake County, Indiana,

More commonly known as 690 Hidden Oak Trail, Unit 1-A, Hobart, Indiana 46342.

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and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness:

Promissory Note of even date herewith made by Mortgagor in the principal amount of \$15,000 payable to the order of Mortgagee and as therein provided.

Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, or the taxes or insurance hereafter 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 * percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

Additional Covenants:

* With interest at the Applicable Federal Rate for long term obligations.

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
96 FEB 28 AM 9:12
MAR 1 1996
INDIANAPOLIS, INDIANA

State of Indiana, County, ss: Dated this 13 Day of February 1996

Before me, the undersigned, a Notary Public in and for said County and State, this 13th day of February 1996 personally appeared: John M. & Phyllis H. Henderson

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 April 9 1999

George W. Carberry Signature
George W. Carberry Printed Name

Resident of Porter County

This instrument prepared by George W. Carberry Attorney at Law

MAIL TO: Burke, Murphy, Costanza & Cuppy, 15 N. Franklin, Suite 200, Valparaiso, IN 46383

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