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REAL ESTATE MORTGAGE

This indenture witnesseth that **JOSEPH A. CEPERICH**

of _____, as **MORTGAGOR**,

Mortgage and warrant to **ROBERT T. CRAMER**

of **DeMotte, Jasper County,** _____, **Indiana, as MORTGAGEE**,

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

96060953
County

Lot 55 and the North half of Lot 54 in Block 6 in Subdivision of the West 1317.5 feet of that part of the Southeast Quarter of Section 29, Township 37 North, Range 9 West of the 2nd Principal Meridian, lying South of and adjoining the right of way of Chicago and Calumet Terminal Railway Company, in the City of East Chicago, as per plat thereof, recorded in Plat Book 2 page 11, in the Office of the Recorder of Lake County, Indiana, more commonly known and described as 4823 Indianapolis Boulevard, East Chicago, IN 46312.

This mortgage is given to secure the indebtedness evidenced by a Promissory Note of even date herewith made by Mortgagor herein to Mortgagee in the sum of Seventeen Thousand and 00/100 (\$17,000.00) Dollars, payable at the rate of \$161.25 per month, including ten (10%) per cent interest on the unpaid balance from time to time unpaid.

This mortgage is subject and junior to that certain First Mortgage dated October 7, 1994 and recorded October 13, 1994, as Document Number 94070602, made by Joseph A. Ceperich to Calumet National Bank, a National Banking Assn. to secure 1 note for \$38,200.00.

It is expressly a term and condition of this Second Mortgage that said First Mortgage be kept in a paid-to-date condition by Mortgagor herein.

and the mortgagor expressly agree to pay the sum of money above secured, without relief from valuation or appraisal 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 interest may appear and the policy duly assigned to the mortgagee, in the amount of Seventeen Thousand and 00/100 _____ 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.



STATE OF INDIANA
LAKE COUNTY
RECORDED
JAN 12 1996
96060953

Additional Covenants:

State of Indiana, **Lake** County, ss: Dated this 1st Day of January, 1996
Before me, the undersigned, a Notary Public in and for said County and State, this 1st day of January 1996
personally appeared: Joseph A. Ceperich Seal

and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal. _____ Seal
Notary Public, State of Indiana At Large
My Commission Expires September 25, 1998
BONDED THRU HEIDRO MARCHETTI, INC.
John A. Miller
Notary Public Seal

This instrument prepared by PAUL J. GIORGI, GIORGI & GIORGI, One Professional Center Attorney at Law
Suite 204, 2100 North Main Street, Crown Point, IN 46307

MAIL TO: _____

CK 7370 9.00 JP