ATTORNEY THOMAS M. DOGAN NBD_Center, Suite 780

8585 Broadway Merrillville, IN 46410

REAL ESTATE MORTGAGE

This indenture witnesseth that

JOHN E. KUSMIZ AND ROSEMARY L. KUSMIZ,

husband and wife

of

MERRILLVILLE, INDIANA

. as MORTGAGOR.

Mortgage and Warrant to

MICHELLE HUNT-NEWHAM AND KIRK J. KUSMIZ

of

PORTER COUNTY, INDIANA

, as MORTGAGEE,

the following real estate in

LAKE

County, State of Indiana, to-wit:

Lot 548, Turkey Creek Meadows Unit No. 8, as shown in Plat Book 35, page 109, in Dake County, Indiana. 15 (Key No. 15-370-22)

(Commonly known as 7016 Vari Buren Street, Merrillville, Indiana 46410.)

and the rents and profits thereform, to secure the payment, when the same shall become due, of the following indebtedness: the Lake County Recorder!

This mortgage is given to secure a Promissory Note in the sum of \$2,000.00, with interest at the rate of Seven (7%) Percent, computed monthly.

Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, or the taxes or insurance bersinafter 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 tax is 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 lease equal to the indebtedness from time to time owing, with loss payable clauses. 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 7% percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

Additional Covenants:

State of Indiana, LAKE County, SS:

day of September, 1996.

Before me, the undersigned, a Notary Public in and for said County and State, this 30 day of

September, 1996, personally appeared:

JOHN E. KUSMIZ AND ROSEMARY L. KUSMIZ, husband and wife,

and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

M. Ocean, Notary Public

Resident of Porter

County

This instrument prepared by THOMAS M. DOGAN, ATTORNEY AT LAW. NBD Center, Suite 780, 8585 Broadway, Merrillville, Indiana 46410