

# REAL ESTATE MORTGAGE

This indenture witnesseth that

Kenneth R. DeFratus and Sharon R. DeFratus, Husband and Wife

of Lake County, Indiana,

as MORTGAGOR,

Mortgages and warrants to

Dawn DeFratus

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

as MORTGAGEE,

Lot 9 in Fox Run Estates Unit 1, an Addition to the Town of Schererville, as per plat thereof, recorded in Plat Book 77 page 31, in the Office of the Recorder of Lake County, Indiana.

Subject to past and current year real estate taxes together with delinquency and penalty, if any, and all real estate taxes due and payable thereafter.

Subject to easements, restrictions, and covenants of record, if any.

Commonly known as 6200 - 77th Avenue, Schererville, Indiana 46375

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

Two Thousand Five Hundred Dollars (\$2,500.00)

Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity or the taxes or insurance hereinafter 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 twelve percent (12%) interest thereon, shall become a part of the indebtedness secured by this mortgage.

State of Indiana, Lake County, ss:  
Before me, the undersigned, a Notary public in and for  
said County and State this 29<sup>th</sup> day of  
JANUARY 1997 personally appeared:

Dated this 29<sup>th</sup> day of JANUARY, 1997

Kenneth R. DeFratus  
&  
Sharon R. DeFratus

Kenneth R. DeFratus Seal  
Kenneth R. DeFratus

Sharon R. DeFratus Seal  
Sharon R. DeFratus

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 6-28 1999

Richard N. Shapiro  
Printed Signature

Notary Public

Resident of LAKE County

This instrument prepared by Richard N. Shapiro, Attorney at Law, 9245 Calumet Avenue, Munster, IN 46321

Mail to: Richard N. Shapiro, PINKERTON AND FRIEDMAN, P.C., 9245 Calumet Ave., Suite 201, Munster, IN 46321

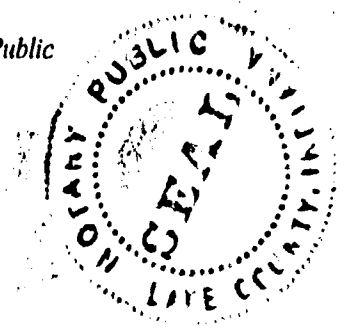
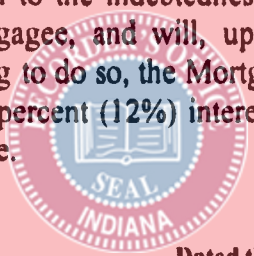
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STATE OF INDIANA  
LAKE COUNTY  
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MORTGAGE  
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