

Real Estate Mortgage

This Indenture Witnesseth, That THOMAS W. & AMANDA PODNAR



of LAKE County, in the State of INDIANA

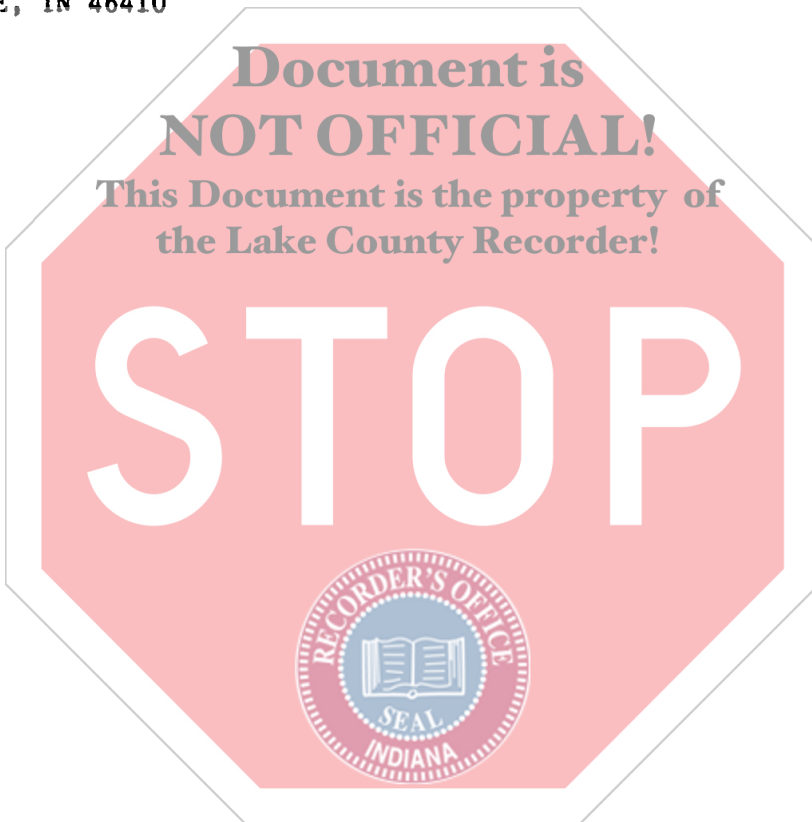
Mortgage and Warrant to THOMAS P. PODNAR (SON)

of LAKE County, in the State of INDIANA, the following described

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

LEGAL - KEY# 36-15-265-10

MEADOWDALE SUBDIVISION LOT #10 BLOCK #2
1731 DALE DRIVE
MERRILLVILLE, IN 46410



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MORRIS W. CARTER
RECORDER

STATE OF INDIANA
LAKE COUNTY
OFFICE OF THE RECORDER

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 any one of said notes, 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 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 mortgagees, as his interest may appear and the policy duly assigned to the mortgagee, to the amount of \$2,000.00 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.

In Witness Whereof, the said mortgagor has hereunto set her hands and seal this 10th day of February 1997

Thomas W. Podnar (Seal) _____ (Seal) *900*
Amanda Podnar (Seal) _____ (Seal) *CS*
Thomas P. Podnar (Seal) _____ (Seal)

This instrument prepared by: Laura Sloas - Exp. Aug. 9, 1999