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MOREIS W. CARTER
Real Estate Mortgage

This Indenture Witnesseth, That ROBERT A. TOBY AND SUZANNE M. TOBY
HUSBAND AND WIFE

of LAKE County, in the State of INDIANA
Mortgage and Warrant to CHRISTINE RAMIREZ

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:

LINCOLN GARDENS 4th SUBDIVISION, LOT 21, LAKE COUNTY, INDIANA.
Commonly known as: 2957 W. 76th Lane, Merrillville, IN 46410
KEY NUMBER: 15-365-37



and the mortgagorS expressly agree S 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 S 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 h ER interest may appear and the policy duly assigned to the mortgagee, to the amount of Two Thousand and no/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.

In Witness Whereof, the said mortgagor have hereunto set their hands and seal this _____ day of _____ 19____
Robert A. Toby (Seal) Suzanne M. Toby (Seal)
Robert A. Toby Suzanne M. Toby
_____(Seal)_____(Seal)
_____(Seal)_____(Seal)

STATE OF INDIANA, LAKE COUNTY, ss:

Before me, the undersigned, a Notary Public in and for said County, this _____
26th day of February 1997, came
Robert A. Toby
SUZANNE M. Toby

and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

MARY E SMITH
My Commission expires NOTARY PUBLIC STATE OF INDIANA, _____ Notary Public
LAKE COUNTY
This instrument prepared by: MY COMMISSION EXP NOV 9, 2000 Robert A. Toby