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REAL ESTATE MORTGAGE

MORRIS W. CARTER  
RECORDER

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THIS INDENTURE WITNESSETH: That Timothy B. Kizer and Lois J. Kizer  
Husband and Wife, as MORTGAGORS, Mortgage and warrant to Heidtman Family Trust  
and XXXXXXXXXXXXXXXXXXXX, hereinafter referred to as "MORTGAGEES", the  
following-described real estate in Lake County, Indiana, to- wit:

Oakridge Estates, Lot 17, in the Town of Griffith,  
County of Lake and the State of Indiana

Commonly known as 803 S. Indiana Ave., Griffith, Indiana, 46319.

together with all rights, privileges, easements and appurtenances thereto belonging; all  
buildings and improvements now or hereafter placed or erected thereon; and all rents,  
leases, profits, revenues, issues and income thereof.

This Mortgage is given to secure the payment of a certain Promissory Note of even  
date herewith in the principal amount given to MORTGAGEES payable as therein  
provided. The MORTGAGORS expressly agree that this Mortgage shall be and remain  
as security for the payment of said principal Promissory Note or Promissory Notes that  
hereafter may be given in extension or renewal of the same and for any and all other  
Promissory Notes, indebtedness and obligations of the undersigned for said Mortgage in  
accordance with the terms thereof. In the event of a proceeding to foreclose this  
Mortgage, MORTGAGORS agree to pay reasonable Attorney fees and all other expenses  
that are a part of such proceeding. Amount: \$25,461.00, January 1, 1997

The MORTGAGORS further expressly agree to pay the sum of money above  
secured, without relief from Valuation or Appraisal Laws; and upon failure to pay said  
Promissory 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 Promissory Note shall be due and collectible, and this  
Mortgage may be foreclosed accordingly. And it is further agreed that until said  
Promissory Note is paid, said MORTGAGORS 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 their interest may appear, and failing to  
do so, said MORTGAGEES may pay said taxes or insurance, and the amount so paid with  
Twelve (12) percent interest per annum thereon shall be a part of the debt secured by this  
Mortgage.

DATED this 28th day of February 1997.

Timothy B. Kizer  
Timothy B. Kizer

Lois J. Kizer  
Lois J. Kizer

11/00  
cs  
va

