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LAKE COUNTY
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MICHAEL C. GOWER
RECORDER

REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH that ANDREW M. MURGA AND HELEN MURGA, Husband and Wife, of Griffith, Indiana, as MORTGAGOR,

MORTGAGE AND WARRANT TO BARBARA L. RICCIARDI AND MICHAEL A. MURGA, as joint tenants with right of survivorship and not as tenants in common, as MORTGAGEE, the following real estate in Lake County, State of Indiana, to wit:

The West one acre of the East two acres of that part of the Northwest Quarter of the Southeast Quarter of Section 36, Township 36 North, Range 9 West of the Second Principal Meridian, lying North of the North right of way line of the Michigan Central Railroad and West of a line one rod West of the East line of said Northwest Quarter of the Southeast Quarter, in Lake County, Indiana

a/k/a 1801 E. Elm St., Griffith, IN

and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness: This Mortgage is given to secure a Promissory Note of even date herewith in the principal sum of One Thousand (\$1,000.00) Dollars, executed by the Mortgagor herein in favor of the Mortgagee herein, due and payable on demand.

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

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or insurance, and the amount so paid, with -0- percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

Dated this 28th day of March, 1997.

Andrew M Murga

ANDREW M. MURGA

Helen Murga

HELEN MURGA

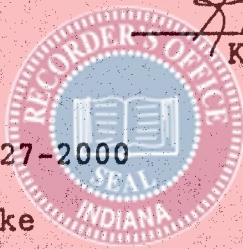
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STATE OF INDIANA)
COUNTY OF LAKE)

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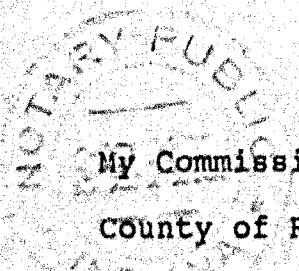
Before me, the undersigned, a Notary Public in and for said County and State, this 28th day of March, 1997, personally appeared Andrew M. Murga and Helen Murga, and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

Kathryn M Murphy
KATHRYN M. MURPHY
Notary Public



My Commission Expires: 4-27-2000

County of Residence: Lake



This Document Prepared By:

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