

THIS FORM HAS BEEN APPROVED BY THE INDIANA STATE BAR ASSOCIATION FOR USE BY LAWYERS ONLY. THE SELECTION OF A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS AND INSERTION OF SPECIAL CLAUSES, CONSTITUTES THE PRACTICE OF LAW AND SHOULD BE DONE BY A LAWYER.

REAL ESTATE MORTGAGE

This indenture witnesseth that

Philip J. Berenc

of Lake County, Indiana

, as MORTGAGOR

Mortgage and warrants to

John M. Berenc and Sandra L. Berenc

of Lake County,

Indiana, as MORTGAGEES

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

Lake

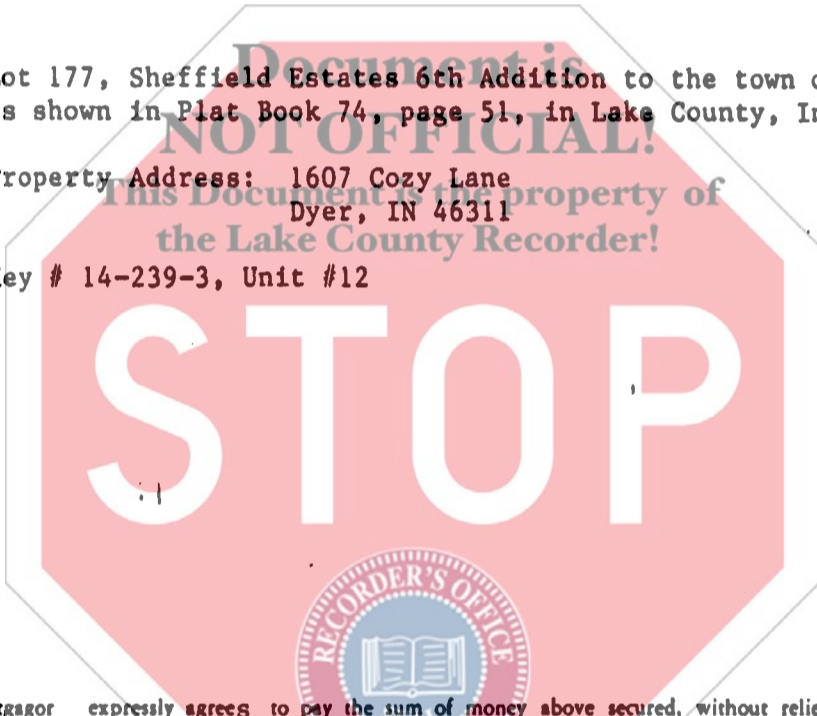
County

97023046

Lot 177, Sheffield Estates 6th Addition to the town of Dyer, as shown in Plat Book 74, page 51, in Lake County, Indiana.

Property Address: 1607 Cozy Lane
Dyer, IN 46311

Key # 14-239-3, Unit #12



97 APR 15 PM 2:45
MORTGAGE
RECORDER

FILED

and the mortgagor expressly agrees to pay the sum of money above secured, without relief from valuation or appraisal laws; and upon failure to pay said 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 note shall be due and collectible, and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until said note is 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 their interest may appear.

Additional Covenants:

This mortgage secures a note for \$18,000.00.

~~Illinois~~
State of ~~Indiana~~ ^{Book} ~~Indiana~~ ^{Lake} County, ss:
Before me, the undersigned, a Notary Public in and for said County and State, this 20th day of March 1997 personally appeared: Philip J. Berenc

Dated this 20th Day of March 1997
Philip J. Berenc Seal
Philip J. Berenc Seal

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 OCTOBER 17, 1999
George Hajduk
Notary Public Seal

This instrument prepared by John R. Stanish, 5252 Hohman Ave., Ste. 203, Hammond, IN 46320 Attorney at Law

MAIL TO: Philip J. Berenc, 1607 Cozy Lane, Dyer, IN 46311

Mrs. S. Berenc
427 Osage Dr
Dyer, IN 46311-2237

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