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REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH that DENNIS SKORUPKA and SHIRLEY J. SKORUPKA, husband and wife, of Lake County, Indiana, as MORTGAGORS, mortgage and warrant to MICHAEL W. SKORUPKA of Lake County, Indiana, as MORTGAGEE, the following described real estate in Lake County, State of Indiana, to-wit:

970822267

Lot 12, in Candlelight Trails 1st Addition to the Town of St. John, as per plat thereof, recorded in Plat Book 44, page 135, in the Office of the Recorder of Lake County, Indiana.

as well as the rents, profits and any other income which may be derived therefrom, to secure the performance of all conditions and stipulations of this agreement and:

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
97 DEC 29 PM 12:43  
MORTGAGE OFFICE

To secure the payment, when the same shall become due, the following indebtedness of even date herewith: \$2,000.00, with no interest.

MORTGAGORS further covenant and agree as follows:

1. To keep all buildings, fixtures and improvements on said premises, now or hereafter erected thereon, and all equipment attached to or used in connection with the fixtures on said premises herein mortgaged insured against loss or damage by fire, windstorm and extended coverage in such sums and with such insurers as may be approved by MORTGAGEE as a further security for said indebtedness.

13.00  
Bw

2. To exercise due diligence in the operation, management and occupation of said real estate and the improvements thereon and not to remove or suffer to be removed any fixtures, now or hereafter placed on said premises; and to keep said real estate and improvements thereon in their present condition and repair, normal and ordinary depreciation excepted; MORTGAGORS shall not do or suffer to be done any acts which will impair the security of this Mortgage nor any illegal or immoral acts on said premises; and MORTGAGORS shall have the right to inspect said premises at all reasonable times.

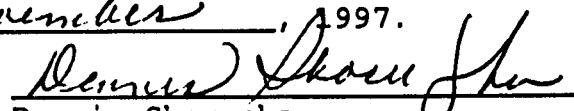
3. In case any part of the premises is appropriated under the power of eminent domain, the entire amount paid for said portion of the premises so appropriated, but not to exceed the amount of indebtedness, shall be paid to this MORTGAGEE.

4. In case of a sale of the premises, the entire indebtedness, \$2,000.00, shall be paid to this MORTGAGEE prior to the completion of that sale.

5. All terms of this Mortgage shall be binding on each and all successors in ownership of said real estate, as well as upon all heirs, executors, administrators of MORTGAGORS or successors in ownership.

Dated this 28 day of November, 1997.

MORTGAGORS:

  
Dennis Skorupka

  
Shirley S. Skorupka

STATE OF INDIANA     )  
                              ) SS:  
COUNTY OF LAKE     )

Before me, a Notary Public, in and for said County and State, this 28th day of November, 1997, personally appeared Dennis Skorupka and Shirley J. Skorupka and acknowledged the execution of the foregoing instrument to be their free and voluntary act.

WITNESS my hand and notarial seal this 28th day of November 1997.

My Commission Expires:

8-9-99

Mary E Ragan  
Notary Public  
Printed: Mary E Ragan  
County of Residence: 8-Lake

This Instrument Prepared By:  
Michael W. Skorupka  
HOEPPNER, WAGNER & EVANS  
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Valparaiso, Indiana 46384  
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