STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MORRIS W. CARTER

REAL ESTATE MORTGAGE

This indenture witnesseth that JOSEPH J. GUZIK, JR., AND BARBARA GUZIK

of

SCHERERVILLE, INDIANA

, as MORTGAGORS,

Mortgage and Warrant to

TINA MARIE GUZIK

of

SCHERERVILLE, INDIANA

. as MORTGAGEE.

the following real estate in

LAKE

County, State of Indiana, to-wit:

Lot 65 in Hilbrichaus Acres Second Addition to the Town of Schererville, as per plat thereof, recorded in Plat Book 63, page 29, in the Office of the Recorder of Lake County, Indiana. (Key No. 13-434-26)

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 in the sum of \$2,000.00, with interest at the rate of 9% computed monthly.

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 lease 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 or insurance, and the amount so paid, with twelve (12%) percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

State of Indiana, Lake County, SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 15th day of December, 1997, personally appeared:

JOSEPH J. GUZIK, JR., AND BARBARA GUZIK

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 une 8, 1999

Dated this 15th day of December, 1997.

OSEPH J. OUZIK, JR.

BARRARA GUZIK

THOMAS M. DOGAN, Notary Public

Resident of Porter County

This instrument prepared by THOMAS M. DOGAN, ATTORNEY AT LAW.

NBD Center, Suite 780, 8585 Broadway, Merrillville, Indiana 46410

9.00