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 CRACTICE OF LAW AND SHOULD BE DONE BY A LAWYER.

REAL ESTATE MORTGAGE

LTIC66768

This indenture witnesseth that EMCO DEVELOPMENT GROUP, INC., AN INDIANA **CORPORATION**

of

Hobart, Indiana

, as MORTGAGER

Mortgage and warrant to VERONICA SOVICH

Lake County

Indiana, MORTGAGEE,

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

LAKE

County

Lot 35 and the South 1/2 of Lot 33 in Block 3, in Stockyards Addition to Tolleston, in the City of Hobart as shown in Plat Book 2 page 48 in the Office of the Recorder of Lake County, Indiana

the Lake County Record

and the mortgagor expressly agree to pay the sum of money above secured, without relief from valuation or appraisement 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 mortgagee, as -0— interest may appear and the policy duly assigned to the mortgagee. Pollars and failing to do so, said mortgagee , may pay said taxes or insurance, and the amount so paid, with be a part of the debt secured by this mortgage.

Additional Covenants:

This mortgage is given to secure a certain promissory note of even date herewith in the principal amount of \$7,5 00.00, with zero interest, and monthly payments of \$125.00 for a period of five (5) years.

State of Indiana,	LAKE	County, ss:	Dated	I this Day of	Genter 19	99_
Before me, the undersigne and State, this	d, a Notary Public of	in and for said County	1	odd Wolf	President	f som
herromally appeared.	ODD ELLIOTT	19 99	EMCC	DEVELOPMENT G	·	
and acknowledged the exeness whereof, I have here			BY:	TODD ELLIOTT,	PRESIDENT	Sea
official seals My commission	40'	1 200 (Sea
ZERVIM CCURSTENSON	RESIDENT LAK	GuntyNotary Public		•		Seal
This instrument proposed by	ERVIN C. CA	ARSTENSEN. I.	D. #3	3141-45	444	T

503 Main St., Hobart, Indiana

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MAIL TO: