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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99 OCT 12 AM 10:25

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REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH that **GEORGE D. BIKOS and MARY BIKOS, husband and wife of Schererville, Indiana, as MORTGAGOR, Mortgage and warrant to MICHAEL CALUSIS of Schererville, Indiana, as MORTGAGEE, the following real estate in Lake County, State of Indiana, to-wit:**

1802 Chelsea Street in Oak Manor Condominium, Phase II as indicated in a Declaration of Condominium recorded May 8, 1974 as Document No. 250487, and Amendment thereto recorded February 20, 1975 as Document No. 289219, and Second Amendment thereto recorded August 9, 1976 as Document No. 363730, in the Recorder's Office of Lake County, Indiana together with an undivided .76254 percentage interest in and to the Common and Limited Common Areas and Facilities as described in the Declaration and the First and Second Amendments thereto, in the Town of Schererville, in Lake County, Indiana, commonly known as 1802 Chelsea Street, Schererville, Indiana.

and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness:

\$1,500.00 as evidence by the attached Promissory Note.

Upon the 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 or insurance, and the amount so paid, with eight (8%) percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

Additional Covenants:

State of Indiana, Lake County, SS:

Dated this 12th day of Oct, 1999

Before me, the undersigned, a Notary Public in and for said County and State, this 12 day of Oct, 1999 personally appeared: **GEORGE D. BIKOS and MARY BIKOS** and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed by name and affixed my official seal.

George D. Bikos Seal
GEORGE D. BIKOS
Mary Bikos Seal
MARY BIKOS Seal

My Commission Expires May 5, 2000
Shironda L. Dowd Signature
Shironda L. Dowd Printed Name

SHIRONDA L. DOWD
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. MAY 5, 2000

Resident of Yale County

This instrument prepared by **MARK A. PSIMOS, 9219 Broadway, Merrillville, IN 46410**
MAIL TO: 9219 Broadway, Merrillville, Indiana 46410

↓
George D. Bikos
1802 Chelsea St
Schererville, In 46375

9.00
cash