

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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REAL ESTATE MORTGAGE MORRIS W. CARTER
RECORDER

This indenture witnesseth that **LOUISE A. FREDERICKS**
of **LAKE COUNTY, HAMMOND, INDIANA**, as MORTGAGOR,
Mortgage and Warrant to **CALVIN KELLEY AND S&K CONTRACTORS, INC.**
of **LAKE COUNTY, CROWN POINT, INDIANA**, as MORTGAGEE,
the following real estate in **LAKE** County, State of Indiana, to-wit:

All of Lot 3 in George A. Meunich's Addition, in the City of Hammond, Lake County, Indiana.
(Key No. 35-129-3) (Commonly known as 7237 Jackson Avenue, City of Hammond, Indiana 46324.)

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 \$32,000.00, with interest at the rate of Nine (9%) Percent, 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 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 Twelve (12%) Percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

State of Indiana, LAKE County, SS: Dated this 12th day of October, 1999.

Before me, the undersigned, a Notary Public in and for said County and State, this 12 day of October, 1999, personally appeared:

LOUISE A. FREDERICKS

Louise A. Fredericks
LOUISE A. FREDERICKS

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: 9/9/00

[Signature]
Notary Public

Resident of LAKE County

RETURN TO: This instrument prepared by THOMAS M. DOGAN, ATTORNEY AT LAW.
Bank One Center, Suite 780, 8585 Broadway, Merrillville, Indiana 46410

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