

Real Estate Mortgage

This Indenture Witnesseth, That David and Pat Vanderbilt

of Lake County, in the State of Indiana

Mortgage and Warrant to Andrew and Betty Vanderbilt

of Lake County, in the State of Indiana, the following described

Real Estate in Lake County, in the State of Indiana, as follows, to-wit:

Lot 22, Davidson's First Addition to Whiting, as shown in Plat

Book 3, Page 49, in Lake County, Indiana

Key No. 29-0042-0022

Commonly Known as 2001 Davidson Place, Whiting Indiana.

In the amount of \$ 37,000.00 (Thirty Seven Thousand Dollars).

We agree to pay to the order of Andrew and Betty Vanderbilt Monthly installments of Seven Hundred Thirty Two and Sixty Four Cents (\$ 732.64) beginning November 1, 1999. Subsequent installments shall be paid on the same day of each month until October 1, 2004, at which time the remaining unpaid principal and interest shall be paid in full.

The \$ 37,000.00 shall bear interest at the rate of 7.0% (Seven Per Cent) per annum and shall be amortized at a 5 year schedule.

No prepayment penalty shall apply.

DAVID VANDERBILT
3102 WIRTH ROAD
HIGHLAND, IN 46322

and the mortgagor expressly agree to pay the sum of money above secured, without relief from valuation or appraisal laws; and upon failure to pay any one of said notes, 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 all of said notes are to be due and collectible, and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until all of said notes are 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 Their interest may appear and the policy duly assigned to the mortgagee, to the amount of Thirty Seven Thousand (37,000.00) Dollars, and falling to do so, said mortgagee, may pay said taxes or insurance, and the amount so paid, with per cent interest thereon, shall be a part of the debt secured by this mortgage.

In Witness Whereof, the said mortgagor have hereunto set their hands and seal, this 6th day of October 1999

Paty Vanderbilt (Seal) *David L. Vanderbilt* (Seal)

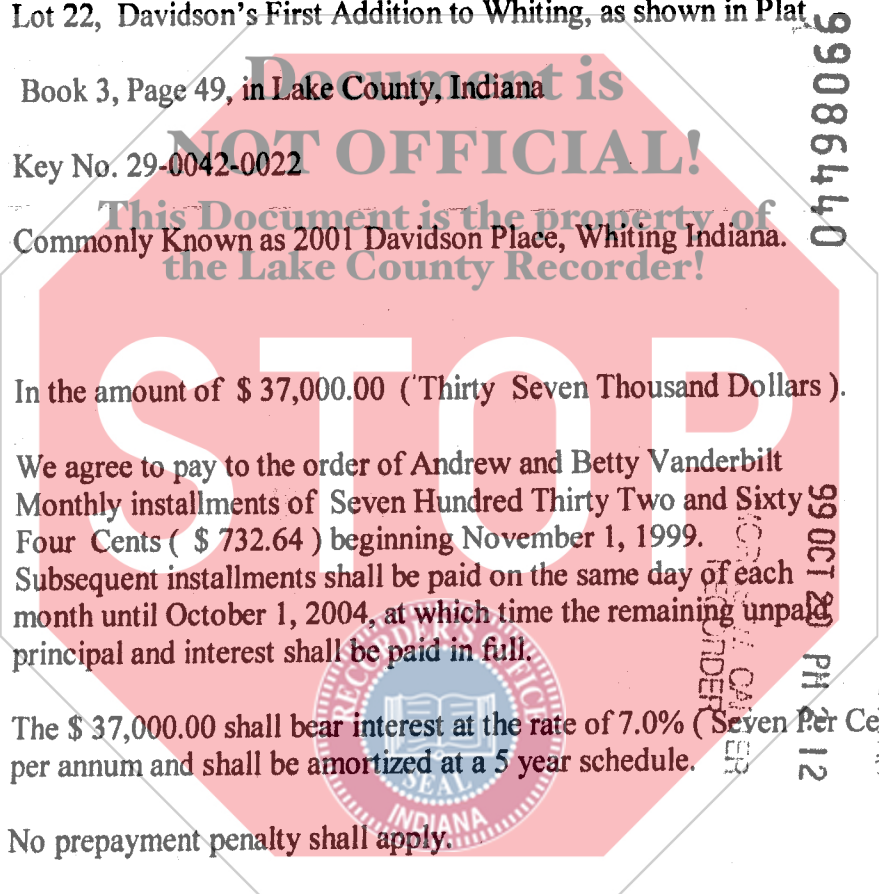
Mary J Moore (Seal)

NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY (Seal)

MY COMMISSION EXP. JULY 20, 2006

This instrument prepared by:

99086440



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
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E.P.