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 PRACTICE OF LAW AND MAY ONLY BE DONE BY A LAWYER.

## REAL ESTATE MORTGAGE

1/99005135 LD
This indenture witnesseth that

DAVID R. HOWARD

LAKE COUNTY

, as MORTGAGOR ,

Mortgage and warrant to

KAREN DEBUS

NEWOTH COUNTY

Indiana, MORTGAGEE,

County

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

> Lots 4, 5 and 6, in Block 43, in the Village of Shelby, as per plat thereof, recorded in Plat Book 2 page 7, in the Office of the Recorder of Lake County, Indiana

> > This Document is the property o the Lake County Recorder!

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

\$20,000.00, payable in six (6) years at five percent (5%) interest at the rate of \$322.10 per month.

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 5 percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

## Additional Covenants:

MAIL TO: \_

State of Indiana,	County, ss:	Dated this 2 Day of 1	Od . 1999
Before me, the undersigned a Notary Public and State, this day of personally appeared:		David R H	oward soal
DAVID HOWARD		DAVID HOWARD	
and acknowledged the execution of the foregoin whereof, I have hereunto subscribed my name and			Seal
My commission expired 3/10/200	19		Seel
DANIEL C. BLANEY	Signature		Seal
Resident ofNEWTON	Printed Name County		10
This instrument propored by Daniel C. Bla	• •	,	2772-98 Allorney at Law
124 E. State	St; P.O. Box 500	, Morocco, IN. 47963	