2000 000148

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MORRIS W. CARTER RECORDER

REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH THAT ROBERTA LOU KOCHE, as Trustee under written Trust Agreement dated May 13, 1999, Roberta Lou Koche, Grantor, as Mortgagor, of Lake County, Indiana, MORTGAGES AND WARRANTS TO FRED R. FLOOD, of DuPage County, Illinois, as Mortgagee, the following real estate in Lake County, State of Indiana, to-wit:

Unit No. 202, 2371 Deerpath Drive, in Deerpath Estates, Phase 1, a Horizontal Property Regime, recorded as Document No. 572045 under date of February 5, 1980 and amended by instrument recorded November 4, 1981 as Document No. 649610 and re-recorded November 19, 1981 as Document No. 651214, in the Office of the Recorder of Lake County, Indiana, together with an undivided interest in the common areas and limited common areas appertaining thereto.

and the rents and profits therefrom to secure the payment, when the same shall become due, of the following indebtedness: A Promissory Note in the principal amount of \$2,000.00, calling for payment herein with twenty (20) years from the date of this Mortgage with no interest to be applied unless delinquency occurs.

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

Dated this 27th day of December, 1999.

Roberta Lou Koche, Trustee

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Before me, the undersigned, a Notary Public in and for said County and State, this 27th day of December, 1999, personally appeared ROBERTA LOU KOCHE, as Trustee, and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

Notary Public-Donald R. O'Dell Residing in Lake County

My Commission Expires. This Document is the property of 12-28-2000 the Lake County Recorder!

This instrument prepared by: Donald R. O'Dell, Attorney at Law P.O. Box 128, Lowell, IN 46356

