STATE OF INDIANA LAKE COUNTY FILED TO TECORD

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MOHAIS W. WATER

REAL ESTATE MORTGAGE

This indenture witnesseth that

LEONARD P. HAYS AND EILEEN J. HAYS, husband and wife,

of

LAKE COUNTY, CROWN POINT, INDIANA

, as MORTGAGOR,

Mortgage and Warrant to

KENNETH W. HAYS

HAMILTON COUNTY, CARMEL, INDI of

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

The West 60.50 feet by parallel lines of Lot 27 in Prairie View, Unit One, an addition to the City of Crown Point, as per plat thereof, recorded in Plat Book 82, page 20, in the Office of the Recorder of Lake County, Indiana.

(Commonly known as 1610 Beech Drive, Crown Point, Indiana 46307.)

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 \$2,000.00, 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 lease 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:

Before me, the undersigned, a Notary Public in and for said County and State, this 25th day of January, 2000, personally appeared:

Dated this 25th day of January, 2000.

LEONARD P. HAYS AND EILEEN J. HAYS, husband and wife

and acknowledged the execution of the foregoing mortgage. In witness whereof, I have

hereunto subseribed my name and affixed my official seal.

My complission expires: April 19, 2007

Return to:

KAREN L. PENCE, Notary Public Resident of Lake County

This instrument prepared by THOMAS M. DOGAN, ATTORNEY AT LAW.

Bank One Center, Suite 780, 8585 Broadway, Merrillville, Indiana 46410