STATE OF INDIANA

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2000 HAR 23 PM 3: 07 2000 020051 2000 HAR 23 PM 3: 117 REAL ESTATE MORETGAGE

This indenture witnesseth that

PETER KOTTARIDIS & VIRGINIA C. KOTTARIDIS

Merrillville, Lake County, Indiana

, as MORTGAGOR ,

Mortgage and warrant to

DENISE SHORT

Mill Creek, LaPorte County,

Indiana, as MORTGAGEE,

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

Lake

County

Lot 12 in block 2 in Bon Aire subdivision Unit No. One, as per plat thereof, recorded in Plat Book 31, Page 55, in the Office of the Recorder of Lake County, Indiana.

Commonly known as:

Joeument

2526 W. 57th Place Merrillville, IN 46410

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

Two Thousand & 00/100-----

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

Additional Covenants:

LILED FOR TAXATION SUL CEPTANCE FOR TRANSFER

MAR 23, 2000

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State of Indiana,

and State, this _____

personally appeared:

My commission expires

County, ss:

VIRGINIA C. KOTTARIDIS

Vickie Lawrence

Lake Resident of _

Before me, the undersigned, a Notary Phy and State, this _____ day of T

and acknowledged the execution of the f whereof, I have hereunto subscribed my n

day of

Gus John Galanos

This instrument prepared by

5655 Broadway, Merrillville, IN 46410

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