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SECOND

REAL ESTATE MORTGAGE

This indenture witnesses 2000 053376 Damon L. Acoff

of Lake County, Indiana

, as MORTGAGOR

Mortgage and warrants to Earlean Friday

of Lake County,

Indiana, as MORTGAGEE

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

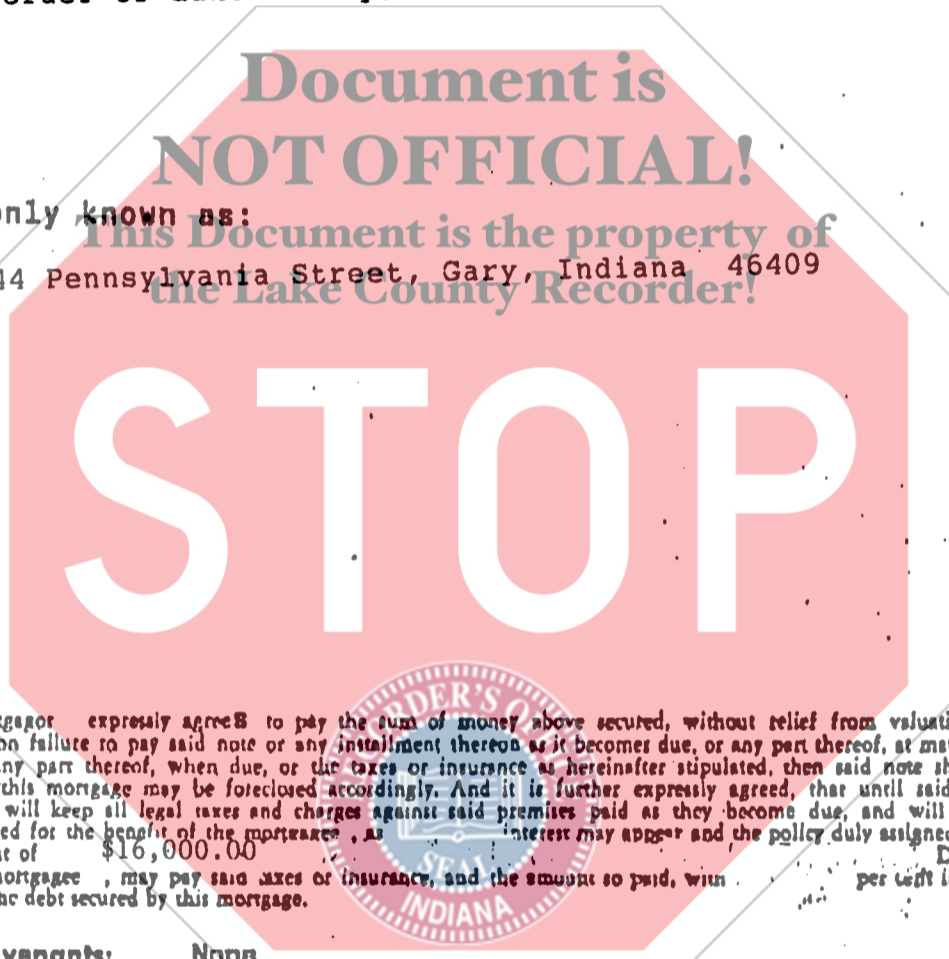
Lake

County

K Lots 33 and 34 in Block One in Kelwood Add to Gary, as per plat thereof, recorded in Plat Book 13, page 14, in the Office of the Recorder of Lake County, Indiana.

Commonly known as:

4344 Pennsylvania Street, Gary, Indiana 46409



and the mortgagor expressly agrees to pay the sum of money above secured, without relief from valuation or appraisement laws, and upon failure to pay said note or any installment thereon as it becomes due, 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 said note shall be due and collectible, and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until said note is 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 interest may appear and the policy duly assigned to the mortgagee, in the amount of \$16,000.00 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.

Additional Covenants: None

State of Indiana, LAKE County, ss:

Dated this 24th Day of July, 2000

Before me, the undersigned, a Notary Public in and for said County and State, this 24th day of July personally appeared: Damon L. Acoff

Damon L. Acoff Seal
Damon L. Acoff Seal

and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal. My commission expires 1-26-2007

Seal

Linda J. McBride Notary Public
Linda J. McBride
Resident of Lake County, IN

This instrument was prepared by: Earlean Friday

TICOR M/O 920002541

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