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REAL ESTATE MORTGAGE

This indenture witnesseth that Corinne M. Kuzos

of Lake County, State of Indiana, as MORTGAGOR,

Mortgages and warrants to Laura A. James

of Lake County, State of Indiana, as MORTGAGEE,

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

The South 156 feet of the North 386 feet of the West 440 Feet of the East 1490 feet of the following described real estate: The Northwest 1/4 of the Southeast 1/4 and the North 1/2 of the Southwest 1/4 of Section 19, Township 35 North, Range 9 West of the 2nd Principal Meridian, in Lake County, Indiana, commonly known as 8151 Columbia Ave., Dyer, Indiana 46311. Real Estate Tax Key #: 11-9-118

and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness: A promissory note and line of credit in the original principal amount of \$3,000, of even date herewith.

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 6% percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

~~The Attorney in Fact assumes no responsibility under the note on this mortgage~~

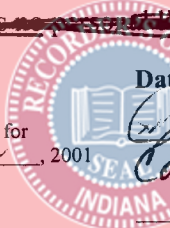
State of Indiana, Lake County, SS:

Dated this 29 day of Dec., 2001

Before me, the undersigned, a Notary Public in and for Said County and State, this 29th day of Dec., 2001

Personally appeared:

CORINNE M. KUZOS



Corinne M. Kuzos Seal
CORINNE M. KUZOS Seal

and acknowledged the execution of the forgoing mortgage. In witness where, I have hereunto subscribed my name and affixed my official seal. My commissions expires

12-12-2006

[Signature] Notary Public
KAREN THA... Printed Name
Resident of Lake County

My Commission Expires: 12-12-2006

This instrument prepared by Richard F. James (4872-45) 200 Monticello Drive Dyer, Indiana 46311, attorney-at-law

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