

Real Estate Mortgage

LAKE COUNTY
FILED FOR RECORD

This Indenture Witnesseth, That
Josif Obetkovski and Mirjana Obetkovski
Husband and Wife

2002 FEB 14 AM 9:54

MORRIS W. CARTER
RECORDER

of Lake County, in the State of Indiana

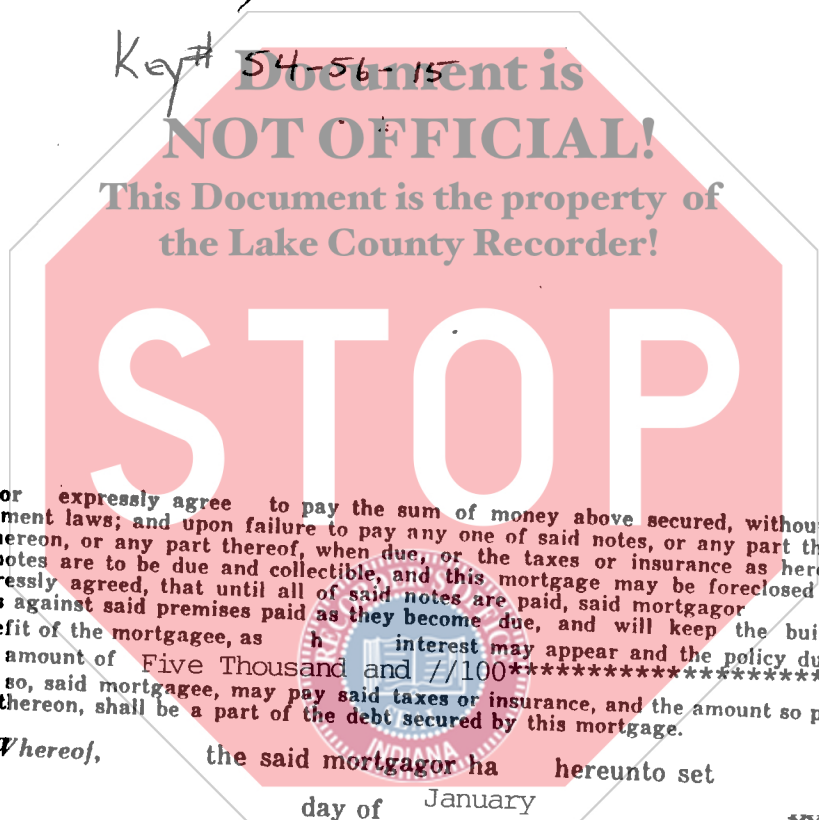
Mortgage and Warranty to

of Lake County, in the State of Indiana, the following described
Real Estate in Lake County, in the State of Indiana, as follows, to-wit:

Lot 15 in The Meadows, First Addition in Plat Book 78
Page 40, Lake County, Indiana.

Commonly Known as: 11063 Miami Street
Crown Point IN 46307

Key # 54-56-15



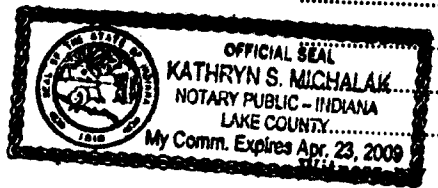
and the mortgagor expressly agree to pay the sum of money above secured, without relief from valuation or appraisal laws; and upon failure to pay any one of said notes, or any part thereof, at maturity, or the interest thereon, or any part thereof, when due, or the taxes or insurance as hereinafter stipulated, then all of said notes are to be due and collectible, and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until all of said notes are 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 his interest may appear and the policy duly assigned to the mortgagee, to the amount of Five Thousand and 7/100 Dollars, and failing 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.

In Witness Whereof, the said mortgagor ha hereunto set hands and seal this day of January 2002.

Josif Obetkovski (Seal) *MIRJA Obetkovski* (Seal)
Josif Obetkovski Mirjana Obetkovski
____ (Seal) _____ (Seal)
____ (Seal) _____ (Seal)

STATE OF INDIANA, Lake COUNTY, ss:

Before me, the undersigned, a Notary Public in and for said County, this day of January 2002, Josif Obetkovski and Mirjana Obetkovski, came.



and acknowledged the execution of the foregoing instrument. hand and official seal.

My Commission expires April 23 09
Kathryn S Michalak Notary Public
This instrument prepared by: Chris Lozanovski Resident of Lake County