

Recorded this _____ day of _____ 19 _____ at _____ o'clock _____ M _____ Recorder

2002 **Real Estate Mortgage**
RETURN TO LAKE FEDERAL SAVINGS & LOAN, P. O. BOX 2277, HAMMOND, IN 46323

This Indenture Witnesseth, That STEVE H. LIPKOVITCH and JOAN M. LIPKOVITCH, husband and wife

of LAKE County, in the State of Indiana
Mortgage and Warrant to LAKE SERVICE CORPORATION

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 10 in Cline Gardens 3rd Addition in the City of Hammond, as per plat thereof, recorded in Plat Book 37 page 23, in the Office of the Recorder of Lake County, Indiana.

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WHEREAS, Borrowers are indebted to Lake Service Corporation, in the principal sum of THREE THOUSAND AND NO/100--(\$3,000.00) which indebtedness is evidenced by Borrower's Note dated February 13, 2002, providing for semi-annual installments of interest, with the balance of the indebtedness, if not sooner paid, due and payable in February, 2007.

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 their interest may appear and the policy duly assigned to the mortgagee, to the amount of THREE THOUSAND AND NO/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 mortgagors have hereunto set their hands and seal this 13th day of February, 2002.

(Seal) Steve H. Lipkovitch (Seal)
STEVE H. LIPKOVITCH
(Seal) Joan M. Lipkovitch (Seal)
JOAN M. LIPKOVITCH
(Seal) _____ (Seal)

STATE OF INDIANA, LAKE COUNTY, ss:

Before me, the undersigned, a Notary Public in and for said County, this 13rd day of February, 2002, came Steve H. Lipkovitch and Joan M. Lipkovitch, husband and wife

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

My Commission expires 6-03-2007. Robin R. Griffin, Notary Public

This instrument prepared by: Gerald R. Skrabala, President

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