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2002 APR 11 10:29:29

RECORDER

**REAL ESTATE MORTGAGE**

This indenture witnesseth that FRED RAY PORTNEY and GLORIA JEAN PORTNEY, Husband and Wife, of Lake County, Indiana, as Mortgagors, mortgage and warrant to ANTHONY D. KAMINSKY of Whiting, Indiana, as Mortgagee, the following real estate in Lake County, Indiana, to wit:

Lot 27 in Ridgeland Park 4<sup>th</sup> Addition, Munster, as per plat thereof, recorded in Plat Book 32, Page 95 1/2, in the Office of the Recorder of Lake County, Indiana;

commonly known as 8211 Madison Avenue, Munster, IN 46321

and the rents and profits therefrom, to secure the payment, when the same shall become due, the sum of Five Thousand Dollars (\$5,000.00).

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 amounts so paid with eight percent (8%) interest thereon, shall become a part of the indebtedness secured by this mortgage.

Dated this 23<sup>rd</sup> day of April, 2002.

  
FRED RAY PORTNEY

  
GLORIA JEAN PORTNEY

11.00 (Gover)  
22397

STATE OF INDIANA     )  
                                  )  
COUNTY OF LAKE     )     SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 23rd day of April, 2002 the above personally appeared and acknowledged the execution of the above and foregoing instrument to be its voluntary act and deed.

Witness my hand and Notarial Seal.

Mark S. Lucas  
\_\_\_\_\_, Notary Public  
Resident of Lake County

My Commission Expires:  
8/24/09

This instrument prepared by: Mark S. Lucas, 300 E. 90<sup>th</sup> Drive, Merrillville, IN 46410

