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Joseph B. Matuga 3235 45th ST Highland, IN 46322

REAL ESTATE MORTGAGE

This indenture witnesseth that Terry R. Ruhs and Susan M. Ruhs, husband and wife, as MORTGAGORS, of Lake County, State of Indiana, Mortgage and warrant to Caroline Ruhs Taft, Indiana, as MORTGAGEE, of Lake County, State of Indiana, County

2002 063999

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

A part of the Southeast Quarter of the Southwest Quarter of Section 22, Township 36 North, Range 9 West of the 2nd Principal Meridian, in the Town of Highland, Lake County, Indiana, more particularly described as follows:

Commencing on the East line of said quarter section at the intersection of the center line of Liable Road and the center line of Jewett Street, thence West on and along said center line of Jewett Street a distance of 8 rods to a point, thence East 8 feet parallel with Liable Road to a point, thence South 165 feet along the center line of Liable Road to the place of beginning, in Lake County, Indiana.

and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness: This mortgage is given to secure a promissory note of even date in the principal sum of Five thousand (\$5,000.00) dollars, with interest at 5 % per annum, executed by Mortgagors, in equal monthly installments of 150.00 commencing JUNE 1, 2002, until paid in full. 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 percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

Additional Covenants:

State of Indiana, Lake County, ss: Dated this 1st Day of June 2002
Before me, the undersigned, a Notary Public in and for said County and State, this 1st day of June 2002 19~~X~~
personally appeared: Terry R. Ruhs Seal
Susan M. Ruhs 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 10-14=08 19
Joseph B. Matuga Signature
Resident of Lake County Printed Name
This instrument prepared by Joseph B. Matuga, attorney 9094-45 Attorney at Law
MAIL TO: 3235 45th St. Highland, IN 46322