2003 105776



REAL ESTATE MORTGAGE

This indenture witnesseth that William E. Horst and Dorthy a. Horst, husband and wife, of Lake County, State of Indiana, as MORTGAGOR, Mortgages and warrants to Mellissa D. Andric, of Leon County, State of Florida, the following real estate in Lake County, State of Indiana, to wit:

All of Lot 12 in Block 2 of Villa Shores 6th Addition to the City of Hobart, Lake County, Indiana. Key: 27-18-0236-0012

Commonly known as: 327 North Delaware St, Hobart, IN

and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness: Three Thousand Dollars (\$3, 00.00). 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 amount so

estate paid as they become due, and will keep the buildings thereon insured against fire and other casualities in an amount at least equito 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 four (4) percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

In Witness Whereof, William E. Horst and Dorothy A. Horst have hereunto set their hand and seal this 2 wild and of October, 2003.

William E. Horst

State of Indiana

County of Lake

Before me, a Notary Public in and for said County and State, personally appeared William E. Horst and Dorothy A. Horst, who acknowledged the execution of the foregoing mortgage as their free and voluntary act.

Witness my hand and Notarial Seal this 2 day of October, 2003.

My Commission Expires: 3/25/10

Resident of Lake County

This instrument prepared by, Patricia A. Rees, Attorney, 5341 Central Ave., Portage, IN 46368

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