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REAL ESTATE MORTGAGE

This Indenture Witnesseth, That Daniel M. Rohaley, Successor Trustee
Barbereen D. Rybarski

of Lake County, in the state of Indiana

Mortgage and Warrant to Barbereen Rybarski Daniel M. Rohaley, Successor
Trustee, Trust No. 99-203971

of County, in the State of Indiana, the following described

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

Lot 67 in Center Creek Estates, Unit Three, in the City of Crown Point, as per plat thereof
recorded in Plat Book 92, page 14, and by Certificate of Correction recorded September 23, 2002
as Document No. 2002085612, in the Office of the Recorder of Lake County, Indiana.

and the mortgagors 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 the maximum allowed by the carrier for reconstruction to the standard of the
dwelling.

and failing to do so, said mortgagee, may pay said taxes or insurance, and the amount so paid,
with 15 per cent interest thereon, shall be a part of the debt secured by this mortgage.

In Witness Whereof, the said mortgagor has hereunto set her hand and seal this
11th day of November, 2003

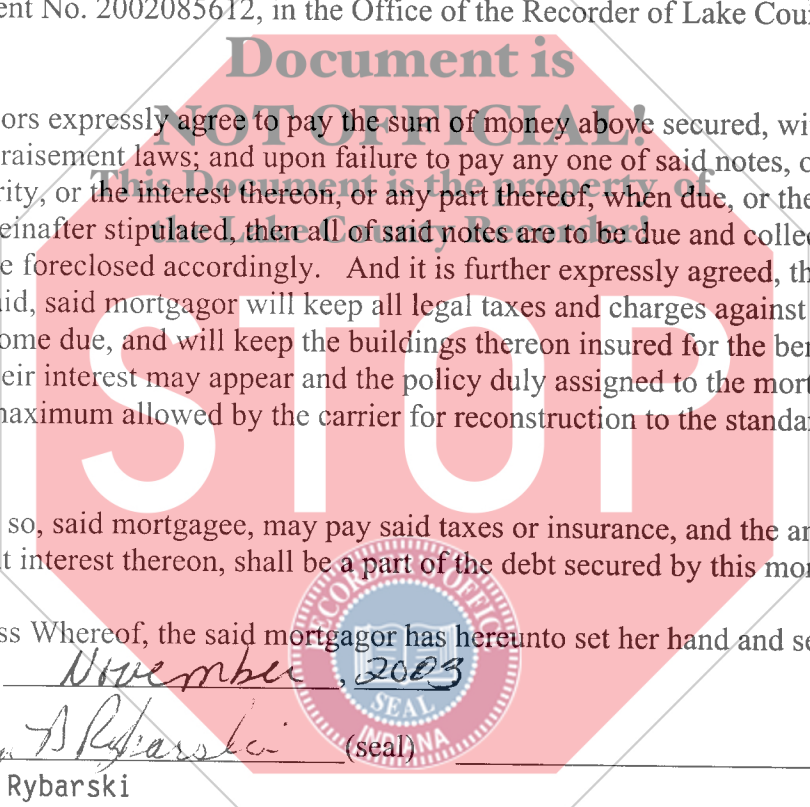
Barbereen D. Rybarski (seal) _____ (seal)

Barbereen D. Rybarski (seal) _____ (seal)

_____ (seal) _____ (seal)

2004 02770

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2004 APR - 11 11:30
MORRIS
RECORDER



12.00
Km
Cash

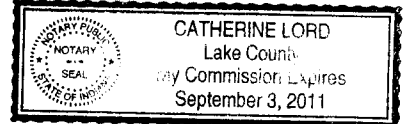
STATE OF INDIANA, LAKE County, as:

Before me, the undersigned, a Notary Public in and for said County, this
11th day of NOVEMBER, 2003, came Barbellen Rybarski

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

My Commission Expires: 9/3/11

Clord Notary Public



This instrument prepared by: Dan Jordan

