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MORRIS W. CARTER  
REAL ESTATE MORTGAGE RECORDER

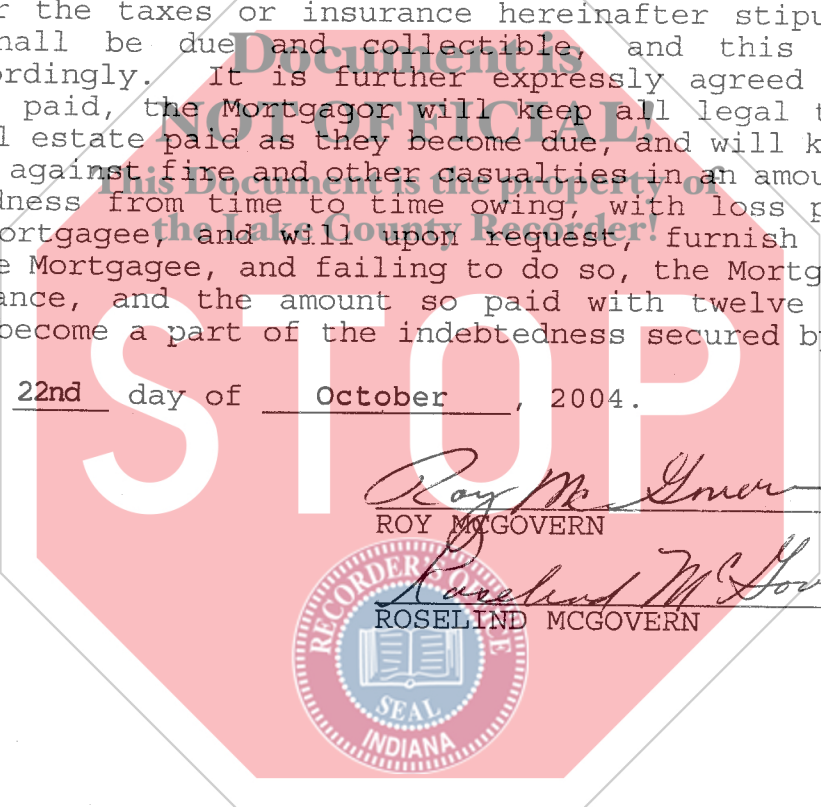


THIS INDENTURE WITNESSETH THAT ROY MCGOVERN and ROSELIND MCGOVERN, Husband and Wife, as Mortgagor, of Lake County, Indiana, **MORTGAGES AND WARRANTS TO CHRISTINA L. SCHMIDT** of Will County, Illinois, as Mortgagee, the following real estate in Lake County, State of Indiana, to-wit:

Lot 8, except the North 51.48 feet, in Pine Ridge Estates, an Addition to the Town of Lowell, Indiana, as per plat thereof, recorded in Plat book 81, page 47, in the Office of the Recorder of Lake County, Indiana

and the rents and profits therefrom to secure the payment, when the same shall become due, of the following indebtedness: A Promissory Note in the principal amount of \$5,000.00, calling for payment herein with twenty (20) years from the date of this Mortgage with no interest to be applied unless delinquency occurs.

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 twelve percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

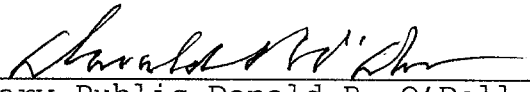
Dated this 22nd day of October, 2004.

  
  
ROY MCGOVERN  
  
ROSELIND MCGOVERN

# 4837  
11/00  
AB

STATE OF INDIANA)  
 ) SS:  
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 22nd day of October, 2004, personally appeared ROY MCGOVERN and ROSELIND MCGOVERN, Husband and Wife, and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

  
Notary Public-Donald R. O'Dell  
Residing in Lake County

My Commission Expires:  
12-20-08

This instrument prepared by: Donald R. O'Dell, Attorney at Law  
P.O. Box 128, Lowell, IN 46356

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