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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2005 005073

2005 JAN 25 AM 9:09

MICHAEL A. BROWN  
RECORDER

### REAL ESTATE MORTGAGE

This indenture witnesseth that the Carol J. Lukes Declaration of Trust U/T/A Dated March 2, 1999, by Carol J. Lukes, Trustee, as MORTGAGOR, does hereby mortgage and warrant to Susan Ann Hall, as MORTGAGEE, the following real estate in Lake County, State of Indiana, to-wit:

Part of Lot 50, Hunters Run, Phase Four, a Planned Unit Development in the Town of St. John, Lake County, Indiana, as recorded in Plat Book 76, page 52 in the Office of the Recorder, Lake County, Indiana, more particularly described as follows: Commencing at the Southeast Corner of said Lot; thence North 83 degrees 00 minutes 24 seconds west along the South Line of said Lot, a distance of 100.57 feet to the point of beginning; thence continuing North 83 degrees 00 minutes 24 seconds West along said South Line, a Distance of 42.17 feet to the Southwest corner of said Lot; thence North 06 degrees 59 minutes 36 seconds East along the West line of said Lot, a distance of 120.84 feet to the Northwest corner of said lot; thence Northeasterly along the curved North line of said Lot, being a curve concave to the Northwest and having a radius of 60.00 feet, an arc distance of 45.59 feet to a point of reverse curvature; thence Easterly, on a curve concave to the Southeast and having a radius of 15.00 feet, an arc distance of 13.91 feet; thence Southeasterly, on a curve concave to the South and having a radius of 470 feet, an arc distance of 12.48 feet; thence South 14 degrees 42 minutes 51 seconds West, a distance of 151.20 feet to the point of beginning.

Commonly known as 11429 Valley Drive, St. John, Indiana 46373  
Key #00-22-12-0175-0018

and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness:

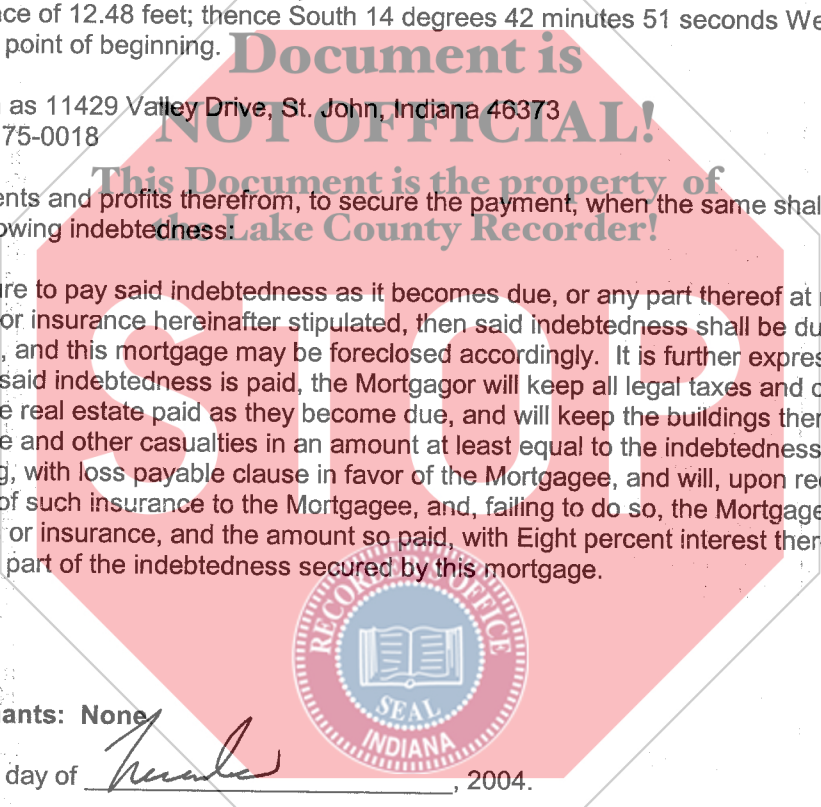
Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, or the taxes or insurance hereinafter stipulated, then said indebtedness shall be due and collectible, and this mortgage may be foreclosed accordingly. It is further expressly agreed that, until said indebtedness 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 Eight percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

Additional Covenants: None

Dated this 30 day of March, 2004.

Carol J. Lukes Declaration of Trust  
U/T/A dated March 2, 1999

BY: Carol J. Lukes, Trustee  
Carol J. Lukes, as Trustee



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