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REAL ESTATE MORTGAGE

This indenture witnesseth that Michelle Smith

of Lake County, Indiana

Mortgage and warrant to Alice M. Boyd

of Lake County

Indiana, as MORTGAGEE

2005 SEP 13 AM 8:57

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

MICHELLE A. BROWN
RECORDER

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

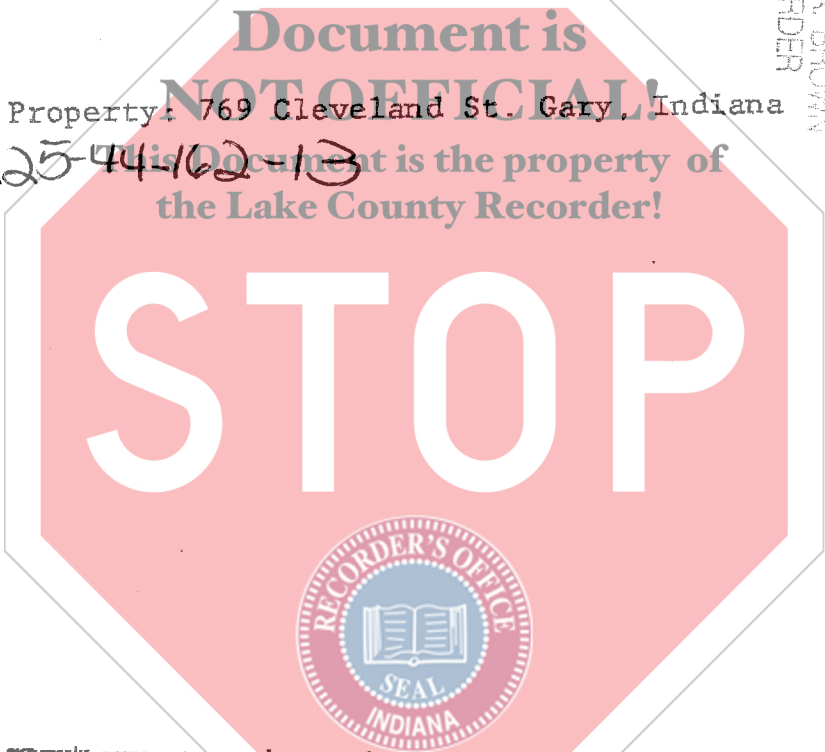
Lake

County

Lot 13 in Block 8 in Garyland Company's Fourth Subdivision in the City of Gary as per plat thereof recorded in Plat Book 14, Page 15, in the Office of the Recorder of Lake County, Indiana

Address of Property: 769 Cleveland St., Gary, Indiana

Tax Key No. 25-44-162-13



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and the mortgagor expressly agree to pay the sum of money above secured, without relief from valuation or appraisal laws; and upon failure to pay said note or any installment thereon as it becomes due, 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 said note shall be due and collectible, and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until said note is 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 her interest may appear and the policy duly assigned to the mortgagee in the amount of Eleven thousand six hundred and 00/100 (\$11600.00) Dollars, and failing to do so, said mortgagee may pay said taxes or insurance, and the amount so paid, with five per cent interest thereon, shall be a part of the debt secured by this mortgage.

15-
21
TJ

MAIL TO: TICOR CP
920056044

This is a balloon Mortgage due on or before 11/1/2010.

State of Indiana, Lake County, ss:

Before me, the undersigned, a Notary Public in and for said County and State, this day of September 2005 personally appeared:

Michelle Smith

Dated this 8th Day of September, 2005

Michelle Smith
Michelle Smith

Seal

Seal

Seal

Seal

Seal

Seal

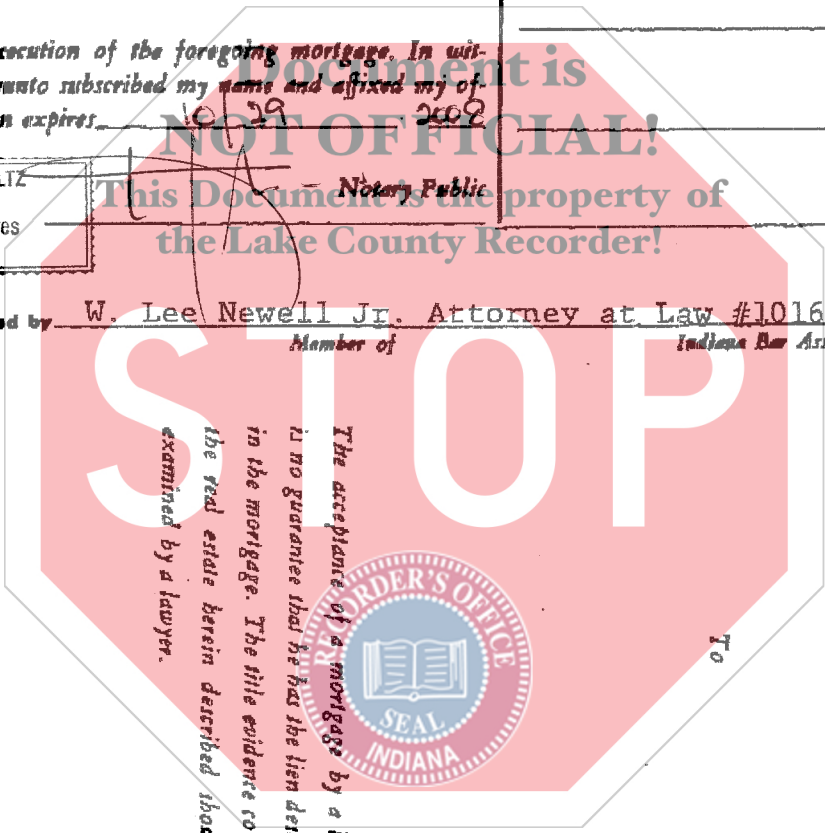
and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal. My commission expires 10/29/2008

KIMBERLY KAY SCHULTZ
Lake County
My Commission Expires
Oct. 29, 2008

Notary Public

This Document is the property of the Lake County Recorder!

This instrument was prepared by W. Lee Newell Jr. Attorney at Law #10169-98
Member of Indiana Bar Association



The acceptance of a mortgage by a lender is no guarantee that he has the lien described in the mortgage. The title evidence covering the real estate herein described should be examined by a lawyer.

REAL ESTATE
MORTGAGE

FORM APPROVED BY
INDIANA STATE BAR
ASSOCIATION