



## REAL ESTATE MORTGAGE

This Indenture Witnesseth that Wendy K. Costino of 11703 West 105<sup>th</sup> Place, St. John, IN 46373, Mortgagor, for good and valuable consideration, the receipt of which is hereby acknowledged, mortgages and warrants to John M. Berenc and Sandra L. Berenc, as joint tenants with right of survivorship, of 13985 W. 94<sup>th</sup> Court, St. John, IN 46373, Mortgagees, the following real estate located in Lake County, Indiana, to wit:

The south 71.56 feet of Lot 18, in Weston Ridge Cottage Homes, a planned unit development, an addition to the Town of St. John, as per plat thereof, recorded in Plat Book 94, page 81, in the Office of the Recorder of Lake County, Indiana (Key #40-52-0107-0035; commonly: 11703 West 105th Place, St. John, IN 46373)

and the Mortgagor expressly agrees to pay the sum of money above secured without relief from valuation or appraisement laws, and upon failure to pay said note or any installments thereon as it becomes due, then this mortgage may be foreclosed.

This mortgage secures a promissory note in the amount of \$80,000.00.

Dated this 16 day of July, 2007 and made at St. John, IN.

STATE OF INDIANA

COUNTY OF LAKE

SS: WOIANA THE

Before me., a Notary Public, did personally appear, WENDY K. CONSTINO, who

16

acknowledged execution of the foregoing mortgage as her free and voluntary act, all done this July 16, 2007.

JOHN R. STANISH

My Commission expires: 3/18/2008

Resident of Lake County, IN

This instrument prepared by and RETURN TO: John R. Stanish, Attorney at Law, 5231 Hohman Ave., Suite 818, Hammond, IN 46320

This Document is the property of

I, in accordance with IC 36-2-7.7, do hereby affirm under the penalties of perjury that I have reviewed the foregoing document for the purpose of identifying and, to the extent permitted by law, have redacted all Social Security numbers and that the foregoin declarations are true.

JOHN R. STANISH