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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2008 MAR 11 AM 9:47

MICHAEL A. BROWN
RECORDER

REAL ESTATE MORTGAGE

This indenture witnesseth that **Frank Timkovich** and **Sylvia Timkovich**, of Lake County, State of Indiana, as MORTGAGOR, Mortgages and warrants to **Michelle H. Manchak** of Lake County, State of Indiana as MORTGAGEE, the following real estate in Lake County, State of Indiana, to-wit:

PART OF LOT A IN THE GATES OF ST. JOHN, UNIT 1A, A SUBDIVISION IN THE TOWN OF ST. JOHN, INDIANA, AS PER RECORD PLAT THEREOF APPEARING IN PLAT BOOK 100, PAGE 55, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, WHICH PART OF SAID LOT IS DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID LOT; THENCE S.89°58'12"W., ALONG THE NORTH LINE OF SAID LOT, A DISTANCE OF 97.80 FEET TO THE TRUE POINT OF BEGINNING; THENCE S.14°33'42"W., A DISTANCE OF 156.98 FEET TO A POINT ON THE CURVED SOUTHERLY LINE OF SAID LOT; THENCE NORTHWESTERLY, ALONG THE CURVED SOUTHERLY LINE OF SAID LOT, AN ARC DISTANCE OF 36.04 FEET; THENCE N.14°33'42"E., A DISTANCE OF 147.88 FEET TO A POINT ON THE NORTH LINE OF SAID LOT; THENCE N. 89°58'12"E., ALONG THE NORTH LINE OF SAID LOT, A DISTANCE OF 37.20 FEET TO THE POINT OF BEGINNING.

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Parcel No. 005-05-06-0001-000 and 0023

Commonly known as: 9296 West 107th Lane, St. John, Indiana 46373

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

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pay said taxes or insurance, and the amount so paid, with five percent (5.00%) interest thereon, shall become a part of the indebtedness secured by this mortgage.

Additional Covenants:

Dated this 23 day of January 2008.

Frank Timkovich
Frank Timkovich

Sylvia Timkovich
Sylvia Timkovich

STATE OF INDIANA, COUNTY OF LAKE SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 23 day of January 2008, personally appeared Frank Timkovich and Sylvia Timkovich, and acknowledged the execution of the foregoing Promissory Note. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: March 21, 2014 Signature: Lisa K. Misner-Skozen, Notary Public
Resident of Lake County

Instrument prepared by: Lisa K. Misner-Skozen, #16139-45
SKOZEN & SKOZEN, LLP
2834 45th Street, Suite B
Highland, IN 46322
(219) 924-0770



Mail To: Lisa K. Misner-Skozen
SKOZEN & SKOZEN, LLP
2834 45th Street, Suite B
Highland, IN 46322

I affirm under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.

Prepared by: KLM, #16139-45 / Skozen & Skozen, LLP / 2834 - 45th Street, Suite B, Highland, IN 46322 / 219.924.0770