

2

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 082205

2009 DEC 11 AM 9:45

MICHAEL A. BROWN
RECORDER

REAL ESTATE MORTGAGE

This indenture witnesseth that YOLANDA SZMUTKO, of Lake County, State of Indiana, as MORTGAGOR, Mortgages and warrants to MARGARITA ANN KARAS of Cook County, State of Illinois as MORTGAGEE, the following real estate in Lake County, State of Indiana, to-wit:

Lot 28 (Twenty-Eight) except South fourteen feet and South Twenty-nine feet (S14' & S29') Lot 29 (Twenty-Nine) of the Resubdivision of part of Unit (2) Two Woodmar in the City of Hammond, County of Lake, known as 7521 Magoun, Hammond, Indiana

Parcel No. 45-07-17-181-004.000-023

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

The sum of Five Thousand and 00/100 Dollars (\$5,000.00), together with simple interest on the principal amount outstanding at the rate of five percent (5%) per annum until this Note is paid in full, except during any period of default the interest rate shall be seven percent (7%) per annum.

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 five percent (5.00%) interest thereon, shall become a part of the indebtedness secured by this mortgage.

Additional Covenants:

Dated this 2 day of November 2009.



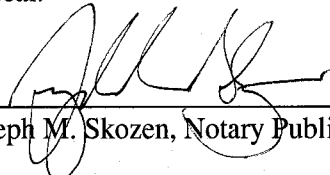
[Signature]
YOLANDA SZMUTKO

1600
1581
R.M.

STATE OF INDIANA, COUNTY OF LAKE) SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 7 day of December 2009, personally appeared YOLANDA SZMUTKO, and acknowledged the execution of the foregoing Real Estate Mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: May 4, 2017
Resident of Lake County

Signature: 
Joseph M. Skozen, Notary Public

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: Joseph M. Skozen, Atty No. 358-45 /
Skozen & Skozen, LLP / 2834 - 45th Street, Suite B,
Highland, IN 46322 / 219.924.7979

Mail To: Joseph M. Skozen
SKOZEN & SKOZEN, LLP
2834 45th Street, Suite B
Highland, IN 46322

