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MICHELLE R. SAJMAN
RECORDER

REAL ESTATE MORTGAGE

This indenture witnesseth that **MATTHEW A. WYSOCKI**, as **MORTGAGOR**, Mortgages and warrants to **MARTIN A. DYBEL**, of Lake County, Indiana, as **MORTGAGEE**, the following real estate in Lake County, State of Indiana, to wit:

Lot 32 in Schrage's Fourth Addition to the City of Whiting, as per plat thereof, recorded in Plat Book 5 page 40 in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 1734 - 119th Street, Whiting, Indiana 46394.
Key No. 45-03-08-156-010.000-025

and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness: Twenty Five Thousand Seven Hundred Dollars (\$25,700.00) plus interest at the rate of four (4) percent per annum, said amount being payable upon demand. 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, shall become a part of the indebtedness secured by this mortgage. Upon default, interest shall accrue at the rate of seven percent (7%) per annum or the highest rate permitted by law, whichever is lower, and Mortgagor shall be responsible for all costs of collection and reasonable attorneys' fees, without relief from valuation or appraisal laws.

Dated this 19 day of November, 2009.


MATTHEW A. WYSOCKI

State of Indiana, Lake County, ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 19th day of November, 2009, personally appeared Matthew A. Wysocki, and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal. Additionally, I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security Number in this document, unless required by law.

My Commission expires: 12-17-2016


Resident of Lake County

This instrument prepared by: Lisa Kmak, Esq., 1050- 119th St., Whiting, IN 46394. (219) 659-1355.

MAIL RECORDED DOCUMENT TO: Lisa Kmak, Esq., 1050- 119th St., Whiting, IN 46394.

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