STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2011 073758

2011 DEC 20 AM 11:27

MICHAEL A. BROWN
RECORDER

REAL ESTATE MORTGAGE

This indenture witnesseth that **Maricela Espinoza** of **Lake** County, as MORTGAGOR,

MORTGAGES AND WARRANTS

to Jose A. Espinoza and Valentina A. Espinoza, of **Lake** County, Indiana, as MORTGAGEE, the following real estate in **Lake** County, State of Indiana, to wit:

Lot 35, excepting the West 38.0 feet thereof, in Mesa Ridge, a Subdivision in the Town of Merrillville, Indiana, as per record plat thereof appearing in Plat Book 96, page 55 in the Office of the Recorder of Lake County, Indiana;

Commonly known as 1206 W. 84th Place, Merrillville, IN 46410 and the rents and profits therefrom, to secure the payment of the principal sum of **One Hundred Ten Thousand Dollars, ($110,000.00),** when the same shall become due, of all sums due and owing the mortgagor pursuant to the terms of a certain promissory note of even date.

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Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, 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, charges and property owner's association dues 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. Mortgagee shall be named as a loss payee on the insurance binder, and the insurance policy must provide that the policy may not be canceled without first giving Mortgagee 14 days written notice. Mortgagee shall have the right to inspect the premises upon giving Mortgagor 24 hours written notice.

Dated this 19th day of **December, 2011.**

Maricela Espinoza

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State this 19th of **December, 2011** personally appeared **Maricela Espinoza** 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:

Douglas R. Kvachkoff
Douglas R. Kvachkoff Notary Public

This Instrument Prepared By: Douglas R. Kvachkoff, Attorney at Law 325 N. Main St., Crown Point, IN 46307 (219)662-2977.

14.00
CK# 19870
LR

Return to
INDIANA TITLE NETWORK COMPANY
325 NORTH MAIN
CROWN POINT, IN 46307

Official Seal
DOUGLAS R. KVACHKOFF
Resident of Lake County, IN
My commission expires
January 21, 2015

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.
Jolene Kvatochvil
Jolene Kvatochvil