

REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH that Kathy T Richter

As MORTGAGOR, Mortgages and warrants to Equity Trust Company, Custodian FBO David JT Karira

Lorain County, OHIO, as MORTGAGEE, the following described real estate in Lake County, State of IN, to wit:

The West 150 feet of Lot Numbered 6 in Savannah Ridge Unit 1 as per plat thereof recorded October 29, 1978 in Plat Book 49, page 86 17 the Office of the Recorder of Lake County Indiana

Commonly known as 7411 Buchanan St Merrillville IN 46410 PIN No. 45-12-16-304-009-000-030

And the rents and profits therefrom, to secure the payment, when the same shall become due of a nonrecourse promissory note in the sum of Sixteen Thousand + 0/100 Dollars (\$ 16,000.00) of even date herewith.

Upon the failure to pay said indebtedness as it becomes due, or the taxes or insurance hereinafter stipulated, then said indebtedness shall be due and payable in full, and this mortgage may be foreclosed without notice or demand. It is further expressly agreed that until said indebtedness is paid, the Mortgagors shall keep all taxes and charges against the real estate paid as they become due, and will keep the buildings thereupon 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 Mortgagee, and failing to do so, the Mortgagee may pay said taxes or insurance, and the amount so paid, with Eighteen (18%) interest thereon, shall become part of the indebtedness secured by this mortgage.

Dated this 25th day of July, 2014.

Kathy Richter
KATHY RICHTER
STATE OF Indiana
COUNTY OF Lake

Before me, the undersigned, a Notary Public in and for said County and State, this 25th day of July, 2014 personally appeared Kathy Richter and acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

Diana Bagain
Notary Public

My Commission Expires: 10/09/2015
Resident of Lake County

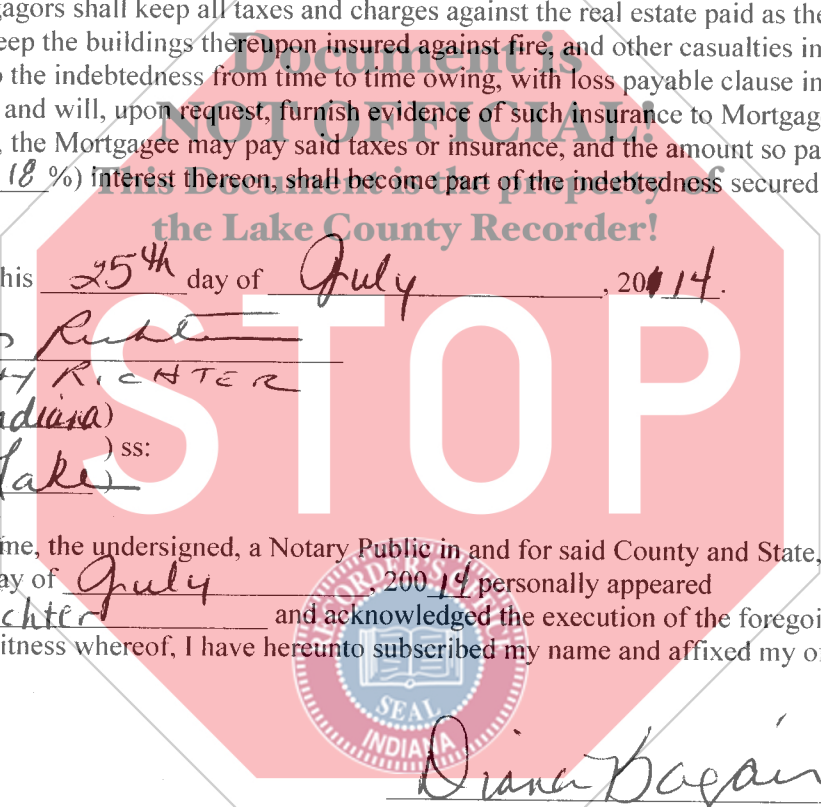
THIS INSTRUMENT PREPARED BY WILLIAM I. FINE, ATTORNEY AT LAW, 2833 LINCOLN STREET, SUITE F., HIGHLAND, INDIANA 46322

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD



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