

REAL ESTATE MORTGAGE

Comm. Credit Corp.
1069 W. Center Ave.
Westmont, Ill
7 60559

92008428

THIS INDENTURE WITNESSETH, that TERESA M. BELFORD (DIVORCED AND NOT SINCE REMARRIED)
16222 Wilcox Ave (whether one or more,
herein called "Mortgagor") of LAKE CO. County, Indiana, MORTGAGES
AND WARRANTS to ENERGY CRAFT MORTGAGE CO.
COOK 6333 N PULASKI CHICAGO ILL 60646 County, Indiana (herein
called the "Seller" or "Mortgagee"), the following described real estate in
LAKE County, Indiana, to-wit:

Parcel 1: The South 660 Feet of the Northeast Quarter of the Southeast Quarter, except the
East 660 Feet Thereof, in Section 8, Township 33 North, Range 9 West of the 2nd
Principal Meridian, in Lake County, Indiana.

Parcel 2: That part of the Northeast Quarter of the Southeast Quarter of Section 8, Township
33 North, Range 9 West of the 2nd Principal Meridian, more Particularly described
as follows: Beginning at a point, said point being 330 feet West and 330 feet
North of the Southeast corner of the Northeast Quarter of the Southeast Quarter
of Section 8, Township 33 North, Range 9 West of the 2nd Principal Meridian;
thence North 165 feet; thence West 330 feet; thence South 165 feet; thence
East 330 feet to the point of beginning in Lake County, Indiana.

together with all improvements thereon, and all rights, privileges, easements, hereditaments, and appurtenances, thereof
(herein collectively called the "Mortgaged Premises").

This Mortgage is given to secure the performance by TERESA M BELFORD
("Borrower") (Borrower often is the same person as Mortgagor) of the covenants and agreements contained
herein, and in a Consumer Credit Sale Agreement-Home Improvement Contract of even date with a maturity date of 3/1/99
6800.00 (herein called the "Contract"), and to secure the payment of an Amount Financed of _____
Dollars, with Finance Charge thereon, as provided in the Contract which is incorporated
herein by reference as if fully set out here at length.

The Mortgagor expressly agrees to pay the sum above secured, without any relief whatever from valuation or appraisal
laws of the state of Indiana.

Mortgagor shall pay all taxes, assessments and charges that are levied against the Mortgaged Premises as the same become
due.

Mortgagor shall keep the Mortgaged Premises insured against loss and damage by fire, windstorms and other hazards with
such insurers and in such amounts as shall be approved by the Mortgagee. All such insurance policies shall contain clauses making
all proceeds of such policies payable to the Mortgagee in form satisfactory to Mortgagee.

In the event Mortgagor fails to do so, Mortgagee, at its option, may pay any and all taxes levied or assessed against the
mortgaged premises, may procure and / or maintain in effect insurance with respect to the mortgaged premises, and may undertake
the repair of the premises to the extent it deems necessary, and may do any other thing which Mortgagor is obligated to do and
perform, and all sums advanced by Mortgagee for any of such purposes shall become part of the indebtedness secured hereby and
shall bear interest at the same rate as the Contract from the date of payment by Mortgagee until repaid in full by Mortgagor.

Upon the default by Mortgagor in any payment or performance provided for herein, then the entire indebtedness secured
hereby shall, at the option of Mortgagee, become immediately due and payable without notice to Mortgagor. In the event
proceedings to foreclose this mortgage are instituted, any costs incurred by Mortgagee in obtaining an abstract of title, and any
reasonable attorneys' fees or expenses incurred by Mortgagee may be added to the principal balance due.

If all or any part of the mortgaged premises or any interest in it is sold or transferred by Mortgagor without Mortgagee's prior
written consent, Mortgagee may, at its option and in accordance with applicable law, declare all the sums secured by this mortgage
to be immediately due and payable.

The covenants and agreements herein shall bind, and the rights hereunder shall inure to, the respective successors and
assigns of Mortgagor and Mortgagee, subject to the provisions of the above paragraph. All covenants and agreements of Mortgagor
shall be joint and several. Any Mortgagor who is not a signer of the Contract acknowledges receipt of a direct or indirect financial
benefit from the transaction, and is executing this mortgage only to grant and convey that Mortgagor's interest in the premises to
the Mortgagee.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Mortgagor and Mortgagee request the holder of any mortgage, deed of trust or other encumbrance with a lien which has
priority over this Mortgage to give Notice to Assignee, COMMERCIAL CREDIT CORPORATION; c/o the office address of the
registered agent of Assignee on file with the Indiana Secretary of State, of any default under the superior encumbrance and of
any sale or other foreclosure action.

IN WITNESS WHEREOF, Mortgagor has hereunto set his hand and seal this

day of 1-8- 19 92

James F. Montalbano
Witness, Typed Name: JAMES F. MONTALBANO

Witness, Typed Name: _____
STATE OF INDIANA)
COUNTY OF LAKE Lake) ss:

Teresa M. Belford
Mortgagor, Typed Name: TERESA M BELFORD

Mortgagor, Typed Name: _____
Notary Public, Typed Name: Gary Beard
My Commission Expires: MAY 27, 1994

Before me, the undersigned, a Notary Public in and for said County and State, this 8 day of January
19 92, personally appeared Teresa M. Belford
the above-named Mortgagor, and acknowledged the execution of the foregoing Mortgage.
Witness my hand and Notarial Seal.

This instrument was prepared by:

Dennis Stock Dennis Stock

6333 N. Pulaski Chicago, IL 60646 6333 N. Pulaski, Chicago, IL. 60646