

REAL ESTATE MORTGAGE

92077639

THIS INDENTURE WITNESSETH, that Mary H. Lopez and Anne M. Lopez
5 Warren St., Hammond, Indiana 46320

herein called "Mortgagor") of Lake County, Indiana, MORTGAGES
AND WARRANTS to Holloway Lumber & Construction Co. Inc., 300 W. Ridge Road, Gary, Indiana
Lake County, Indiana (herein
called the "Seller" or "Mortgagee"), the following described real estate in
Lake County, Indiana, to-wit:

Lots Thirty three (33) and Thirty four (34), Block two (2), Homewood Addition
to Hammond, Lake County, Indiana, and commonly known as 5 Warren St., Hammond,
Indiana as shown in Plat Book 2, Page 29, in Lake County, Indiana

Key#34-141-33

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

This Mortgage is given to secure the performance by Mary H. Lopez and Anne M. Lopez
("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
10-6-92 (herein called the "Contract"), and to secure the payment of an Amount Financed of \$5,420.00
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, wind, storms 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 full 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 Mortgagee 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 6th
day of October, 19 92.

Allan Fefferman
Witness, Typed Name: Allan Fefferman
Bessie M. Miazga
Witness, Typed Name: Bessie M. Miazga

Mary H. Lopez
Mortgagor, Typed Name: Mary H. Lopez
Anne M. Lopez
Mortgagor, Typed Name: Anne M. Lopez

STATE OF INDIANA)
COUNTY OF Lake) ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 6th day of October,
19 92, personally appeared Mary H. Lopez and Anne M. Lopez

the above-named Mortgagor, and acknowledged the execution of the foregoing Mortgage.

Witness my hand and Notarial Seal.

Felipa Ortiz
Notary Public, Typed Name: Felipa Ortiz
My Commission Expires: 11-16-93

This instrument was prepared by Allan Fefferman