

REAL ESTATE MORTGAGE

INDIANA

93021401

THIS INDENTURE WITNESSETH that Jose M. + Eduviges Cardona (Hereinafter called "Mortgagor"), whose address is 4717 CEDAR AVE, HAMMOND IN. 46327 County, in the State of Indiana;

Mortgage and Warrant to BARCLAY BUILDERS INC. (Hereinafter called "Mortgagee") whose address is 2545 W. Peterson Ave. Chgo. Il. 60659 Cook County, in the State of IL.

The following described Real Estate in LAKE County, located at: 4717 CEDAR AVE HAMMOND Indiana. The legal description of the mortgaged property shall be completed in whole or in part by the mortgagee or its assignee and attached hereto prior to recording, the language for which will be the same as the Deed by which the mortgagor(s) became the owner(s) of the property or from the official tax records of the Township in which the property is located, together with all present and future improvements thereon, rents, issues and profits thereof.

This Mortgage secures the total principal payments of \$ 14,900.00, exclusive of interest, same being the amount of Mortgagor's indebtedness to Mortgagee arising out of a Home Improvement Installment Contract dated Nov. 18th 1992 19 92 payable to Mortgagee in 120 equal monthly installments of \$ 249.58. The Mortgagor expressly agrees to pay the sum of money above secured, plus interest, without relief from valuation or appraisal laws; and upon failure to pay said indebtedness, or any part thereof, when due, or the taxes or insurance as hereinafter agreed, then all of said indebtedness is to be due and collectable and this mortgage may be foreclosed accordingly. And it is further expressly agreed, that until this indebtedness is paid said Mortgagor will keep all legal taxes and charges against said premises paid as they become due, and Mortgagor shall maintain Fire and Extended Coverage or other physical damage insurance for the benefit of the Mortgagee or its assignee, and Flood insurance as required under the Flood Disaster Protection Act, and failing to do so, Mortgagee, may pay said taxes or insurance, and the amount so paid, with eight per cent (8%) interest thereon, shall be a part of the debt secured by this mortgage.

Borrower agrees to maintain flood insurance with lender as loss payee in an amount equal to the principal outstanding during the term of this loan pursuant to the flood disaster Protective Act (42 u. s. c. 4012a). In Witness Whereof, the said Mortgagor has hereunto set his (her) (their) hand(s) and seal this 18th day of Nov. 19 92

Document is NOT OFFICIAL! MUST BE SIGNED IN THE PRESENCE OF A NOTARY

Joe Starr
SIGNATURE OF WITNESS

Jose M. Cardona (Seal)
MORTGAGOR'S PRINTED NAME

JOE STARR
PRINT NAME OF WITNESS

Eduviges Cardona (Seal)
MORTGAGOR'S PRINTED NAME

91-60-54
Lot 49, Block 4, Birkhoff's Addition to Hammond, as shown in Plat Book 5, Page 7, in Lake County, Indiana, and more commonly known as 4717 Cedar Avenue, Hammond, Indiana 46327. (Seal)
MORTGAGOR'S PRINTED NAME

NOTE: This document is a mortgage which gives your contractor and its assignees a security interest in your property. The mortgage is taken as collateral for the performance of your obligations under your home improvement obligation.



STATE OF INDIANA, LAKE COUNTY, ss:

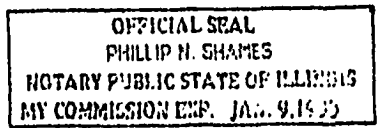
Before me, the undersigned Notary Public in and for said County, this 18th day of Nov 19 92, came Jose M. + Eduviges Cardona

STATE OF INDIANA
FILED FOR RECORDING
APR 6 8 56 AM '93
SARAH RECORDED

, and acknowledged the execution of the foregoing instrument. Witness my hand and official seal.

Phillip N. Shames Notary Public

My Commission expires 1-9-93
County of residence COOK



This instrument was prepared by: St Stone
Type Name STEVEN STONE

RECORD AND RETURN TO:
TMI FINANCIAL INC.
8582 Katy Freeway, Suite 202
Houston, Texas 77024

800 Bch
EFC-ID 7/92

2nd mortg 93021403
1st mort 93021402