

REAL ESTATE MORTGAGE

8537322

INDIANA

THIS INDENTURE WITNESSETH, that HARRY H. COWAN
KIMBERLY A. COWAN (Hereinafter called "Mortgagor") whose address
is 4919 BURR OAK TERRACE - LOWELL LAKE County, in the State of Indiana.

Mortgage and Warrant to DANLEY'S GARAGE WORLD (Hereinafter called "Mortgagee") whose address
is 10001 W. ROOSEVELT RD²⁰⁰ WESTCHESTER COOK County, in the State of ILLINOIS.

The following described Real Estate in LAKE County, located at 4919 BURR OAK TERRACE
LOWELL (Town or City), 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 \$ 8,900.00, exclusive of interest, same being the amount of Mortgagor's indebtedness to Mortgagee arising out of a Home Improvement Installment Contract dated May 21, 19 95 payable to Mortgagee in 120 equal monthly installments of \$ 154.62. 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 mortgagee.

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 21 day of MAY 19 95



Document is
MUST BE SIGNED IN THE PRESENCE OF A NOTARY.

NOT OFFICIAL

This Document is the property of HARRY H. COWAN
the Lake County Recorder

Marlene E. Salerno
SIGNATURE OF WITNESS

MARLENE E. SALERNO
PRINT NAME OF WITNESS

Kimberly A. Cowan (Seal)
MORTGAGOR'S PRINTED NAME

KIMBERLY A. COWAN (Seal)
MORTGAGOR'S PRINTED NAME

(Seal)
MORTGAGOR'S PRINTED NAME

Asmt # 95058409



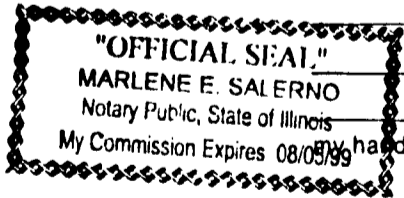
95058408

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, _____ COUNTY, ss:

Before me, the undersigned Notary Public in and for said County, this 21 day of May 19 95, came _____



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

Marlene E. Salerno

My Commission expires August 5, 1999

County of residence Cook

This Instrument was prepared by: Michael D. Pryde

Type Name Michael D. Pryde

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
95 SEP 28 AM 8:14
MARGARET E. BRYCE
RECORDER
Notary Public

RECORD AND RETURN TO:
TMI FINANCIAL INC.
5000 Plaza on the Lake
Suite 100
Austin, TX 78746-1050

12.00

LOTS 5 AND 6, BLOCK 52, DALEGARLIA, BLOCK 51 AND 52, AS SHOWN
IN PLAT BOOK 32, PAGE 19, IN LAKE COUNTY, INDIANA. PIN# 3-188-
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