

REAL ESTATE MORTGAGE

85-39938

INDIANA

THIS INDENTURE WITNESSETH, that Tom A. Straight

(Hereinafter called "Mortgagor") whose address is 4927 Homerlee, East Chicago, In Lake County, in the State of Indiana.

Mortgage and Warrant to Holloway Lumber & Construction Co (Hereinafter called "Mortgagee") whose address is 300 W. Ridge Rd., Gary Lake County, in the State of Indiana.

The following described Real Estate in Lake County, located at 4927 Homerlee East Chicago, Indiana. The legal description of the mortgaged property shall be completed in whole or in part

(Town or City) 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 \$ 8,950.00, exclusive of interest, same being the amount of Mortgagor's indebtedness to Mortgagee arising out of a Home Improvement Instalment Contract dated 8-17, 19 95 payable to Mortgagee in 120 equal monthly installments of \$ 145.77. 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 17th day of August 1995

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

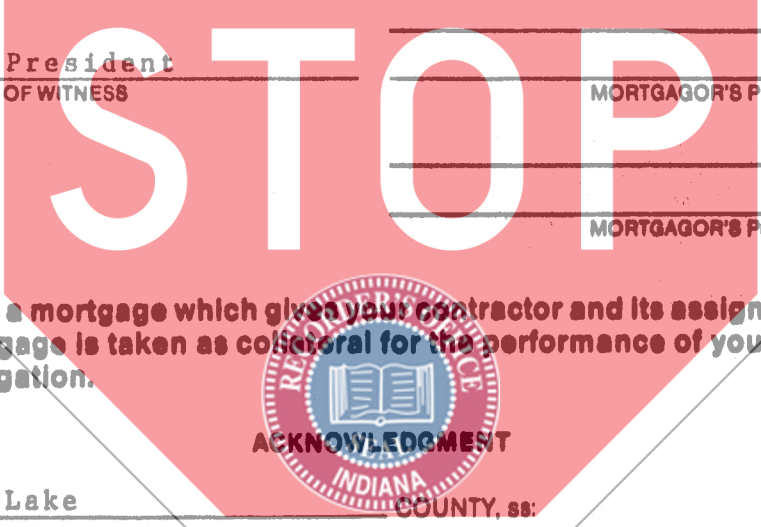
Acmt 95071149

Tom A. Straight (Seal) This Document is the property of the Lake County Recorder.

Allan Fefferman (Seal) SIGNATURE OF WITNESS PRINT NAME OF WITNESS

Tom A. Straight (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 17th day of August 1995, came

Tom A. Straight

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

Felipa Ortiz (Signature)

My Commission expires 11-16-97 County of residence Lake

This Instrument was prepared by: Felipa Ortiz

Type Name Felipa Ortiz

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD 95 NOV 22 AM 8:45 MARGARET M. EVERETT RECORDER Notary Public

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

1200 SW

ckt 27719 + 28570

LOT 15, BLOCK 1, HELL & HOFFMAN ADDITION TO THE CITY OF EAST CHICAGO, AS RECORDED JUNE 1901
IN PLAT BOOK 5, PAGE 6



LOT 15, BLOCK 1, BELL & HOFFMAN ADDITION TO THE CITY OF EAST CHICAGO, AS RECORDED JUNE 1901
IN PLAT BOOK 5, PAGE 6

