

REAL ESTATE MORTGAGE

INDIANA

ELBERT DAVIS AND DOROTHY A. DAVIS, HIS WIFE

THIS INDENTURE WITNESSETH, that _____

_____ (Hereinafter called "Mortgagor") whose address is 3916 EUCLID AVENUE, EAST CHICAGO, IN 46312 LAKE County, in the State of Indiana.

Mortgage and Warrant to HOMEMAKERS REMODELING (Hereinafter called "Mortgagee") whose address is 3943 WEST OAKTON, SKOKIE, IL 60076 County, in the State of _____.

The following described Real Estate in LAKE County, located at 3916 EUCLID AVENUE EAST CHICAGO, 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 \$ 21,500.00, exclusive of interest, same being the amount of Mortgagor's indebtedness to Mortgagee arising out of a Home Improvement Installment Contract dated _____, 19 _____ payable to Mortgagee in 240 equal monthly installments of \$ 251.74. 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 _____ day of _____ 19 _____.

Initial *PaP*

MUST BE SIGNED IN THE PRESENCE OF A NOTARY.

08611096 #K00

96011919

Elbert Davis (Seal)
ELBERT DAVIS
MORTGAGOR'S PRINTED NAME

SIGNATURE OF WITNESS

Dorothy A. Davis (Seal)
DOROTHY A. DAVIS
MORTGAGOR'S PRINTED NAME

PRINT NAME OF WITNESS

MORTGAGOR'S PRINTED NAME

O'CONNOR TITLE SERVICES, INC.
5319-33

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
FILED FOR RECORD
96 FEB 27 PM 12:49
MARGARET CLEVELAND
RECORDER

ACKNOWLEDGMENT

STATE OF INDIANA, _____ COUNTY, ss:

Before me, the undersigned Notary Public in and for said County, this 28th day of November 19 95, came Elbert Davis and Dorothy A. Davis

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

Chester Pietrusiewicz Notary Public
"OFFICIAL SEAL"
CHESTER PIETRUSIEWICZ
NOTARY PUBLIC, STATE OF INDIANA
My Commission Expires 6/11/99

My Commission expires _____

County of residence _____

This instrument was prepared by: _____

Type Name _____

023402000019206DEED

RECORD AND RETURN TO:
TMS Mortgage Inc.
1770 Tribute Road, Suite 100
Sacramento, CA 95815

1200
12/12

Legal Description: Lots 36 and 37 in Block 15 in Fourth Addition to Indiana Harbor in the City of East Chicago, as shown in Plat Book 5, page 31, in Lake County, Indiana.

Permanent Index Number(s): 24-30-397-36