

REAL ESTATE MORTGAGE

INDIANA

THIS INDENTURE WITNESSETH, that DARRYL W. DEDELOW
MARY E. DEDELOW (Hereinafter called "Mortgagor") whose address
 is 9036 BUNKER AVE MUNSTER LAKE County, in the State of Indiana.
 Mortgage and Warrant to ATLAS CUSTOM BUILDERS (Hereinafter called "Mortgagee") whose address
 is 466 CENTRAL ST. SUITE 5 NORTHFIELD COOK County, in the State of ILLINOIS
 The following described Real Estate in LAKE County, located at 9036 BUNKER AVE
MUNSTER (Street), 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 \$ 4426, exclusive of interest, same being the amount of Mortgagor's indebtedness to Mortgagee arising out of a Home Improvement Installment Contract dated 12/9, 19 95 payable to Mortgagee in 60 equal monthly installments of \$ 105.59. 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 14 day of DECEMBER, 19 95.

MUST BE SIGNED IN THE PRESENCE OF A NOTARY.

Art Palmer
 SIGNATURE OF WITNESS
ART PALMER
 PRINT NAME OF WITNESS

Darryl W. Dedelow (Seal)
 MORTGAGOR'S PRINTED NAME
Mary E. Dedelow (Seal)
MARY E. DEDELOW (Seal)
 MORTGAGOR'S PRINTED NAME
9601239
 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.

ACKNOWLEDGMENT

STATE OF ILLINOIS INDIANA, COOK COUNTY, ss:

Before me, the undersigned Notary Public in and for said County, this 14 day of DECEMBER, 19 95, came DARRYL W DEDELOW and MARY E. DEDELOW

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

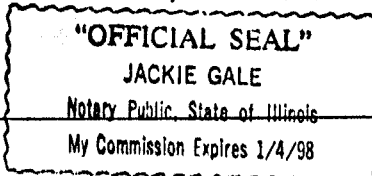
Jackie Gale Notary Public

My Commission expires LISA CATHEY 5000 PLAZA ON THE LAKE #100 AUSTIN, TX 78746

County of residence LISA CATHEY

This instrument was prepared by:

Type Name _____



STATE OF INDIANA
 LAKE COUNTY
 FILED FOR RECORD
 96 FEB 26 AM 9:42
 MARGARET E. CEMILIA
 RECORDER

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

1700
 SK
 PK#
 32760

Exhibit "A"

LOT 7 IN BLOCK 6, INDEPENDENCE PARK, IN THE TOWN OF MUNSTER, AS
SHOWN IN PLAT BOOK 24, PAGE 23, IN LAKE COUNTY, INDIANA.

PIN 18 28 0122 0007