

# REAL ESTATE MORTGAGE

INDIANA

CHESTER D. RENO, JR. AND LORI L. NEWSOM, AKA LORI L. RENO

THIS INDENTURE WITNESSETH, that \_\_\_\_\_

\_\_\_\_\_ (Hereinafter called "Mortgagor") whose address is 423 TYLER AVENUE, HOBART, IN 46342 LAKE County, in the State of Indiana.

Mortgage and Warrant to ATLAS CUSTOM BUILDERS, INC. (Hereinafter called "Mortgagee") whose address is 466 CENTRAL STREET #5, NORTHFIELD, IL 60093 County, in the State of \_\_\_\_\_

The following described Real Estate in LAKE County, located at 423 TYLER AVENUE HOBART (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 \$ 7,500.00, exclusive of interest, same being the amount of Mortgagor's indebtedness to Mortgagee arising out of a Home Improvement Installment Contract dated 12-8, 19 85 payable to Mortgagee in 120 equal monthly installments of \$ 111.94. 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) hands(s) and seal this 8th day of December, 19 85.

**MUST BE SIGNED IN THE PRESENCE OF A NOTARY.**

This Document is the property of the Lake County Recorder

SIGNATURE OF WITNESS

CHESTER D. RENO, JR. (Seal)  
MORTGAGOR'S PRINTED NAME

PRINT NAME OF WITNESS

LORI L. NEWSOM (Seal)  
MORTGAGOR'S PRINTED NAME

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

ILLINOIS STATE OF INDIANA, COOK COUNTY, ss:

Before me, the undersigned Notary Public in and for said County, this 7th day of DECEMBER, 19 85, came \_\_\_\_\_

CHESTER D. RENO JR.

LORI L. NEWSOM AKA LORI L. RENO

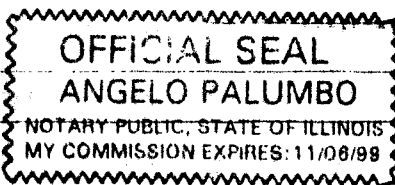
\_\_\_\_\_, and acknowledged the execution of the foregoing instrument. Witness my hand and official seal.

My Commission expires \_\_\_\_\_

County of residence \_\_\_\_\_

This instrument was prepared by: \_\_\_\_\_

Type Name \_\_\_\_\_



*Bruce Billbeber*

RECORD AND RETURN TO:

TMS Mortgage Inc.  
1770 Tribute Road, Suite 100  
Sacramento, CA 95815

023402000012406DEED

Also recording, return recording information to:

AMERICAN TITLE, INC.  
12100 W. CENTER ROAD, #234  
OMAHA, NEBRASKA 68144

1200 SA  
#2340

96031519

FILED  
LAKESIDE  
MAY 13 PM 12:03

Asst # 96031520

LOT 3, EXCEPT THE EAST 1.11 FEET THEREOF, ALL OF LOT 4, AND THE EAST 5.47 FEET OF LOT 5, IN BLOCK 12 IN THE 7TH ADDITION TO NEW CHICAGO, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 7, PAGE 30, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. COMMONLY KNOWN AS: 423 TYLER STREET, NEW CHICAGO, IN 46342. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

