

REAL ESTATE MORTGAGE

8574163

INDIANA

THIS INDENTURE WITNESSETH, that Bruce A. Thomas and Barbara J. Thomas
(Hereinafter called "Mortgagor") whose address is 1320 Meadow Dr., Merrillville Lake County, in the State of Indiana.

Mortgage and Warrant to Holloway Lumber & Construction (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 1320 Meadow Dr. Merrillville, 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 \$ 16,953.00, exclusive of interest, same being the amount of Mortgagor's indebtedness to Mortgagee arising out of a Home Improvement Installment Contract dated 8-2, 19 96 payable to Mortgagee in 96 equal monthly installments of \$ 304.13. 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 2nd day of August, 19 96.

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

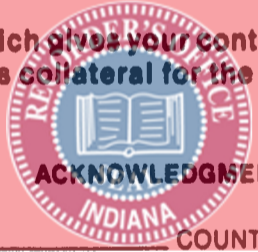
[Signature] (Seal)
Bruce A. Thomas
MORTGAGOR'S PRINTED NAME

[Signature] (Seal)
Barbara J. Thomas
MORTGAGOR'S PRINTED NAME

Allan Fefferman
PRINT NAME OF WITNESS

(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 2nd day of August, 19 96, came Bruce A. Thomas & Barbara J. Thomas

96068186

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

[Signature]

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

This instrument was prepared by: [Signature]

Type Name Felipa Ortiz

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
OCT 15 AM 9:00
RECORDED

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

LOAN NUMBER 8574163

LOT FOURTEEN (14), BLOCK TEN (10), MEADOWDALE SUBDIVISION
AS SHOWN IN PLAT BOOK 31, PAGE 52, LAKE COUNTY, INDIANA.

PARCEL NUMBER 36-1527314

