

# REAL ESTATE MORTGAGE

STATE OF INDIANA  
LAKE COUNTY  
FOR RECORD

INDIANA

854018208

97007296

97 FEB - 5 AM 9:05

THIS INDENTURE WITNESSETH, that

WILLIAM W. CARTER  
(Hereinafter called "Mortgagor") whose address  
is 620 Cleveland St., Gary 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 620 Cleveland St.,  
Gary Indiana. The legal description of the mortgaged property shall be completed in whole or in part

by the mortgagor 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 \$ 12,500.00, exclusive of interest, same being the  
amount of Mortgagor's indebtedness to Mortgagee arising out of a Home Improvement Installment Contract dated 10/1  
1996 payable to Mortgagee in 120 equal monthly installments of \$ 209.31. 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 mortgage.

Borrower agrees to maintain flood insurance with lender as loss payee in an amount equal to the principal outstand-  
ing 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 1st day  
of October 1996

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

This Document is the property of William W. Carter (Seal)  
Joan Williams  
MORTGAGOR'S PRINTED NAME

Allan Fefferman  
SIGNATURE OF WITNESS

Allan Fefferman  
PRINT NAME OF WITNESS

\_\_\_\_\_  
(Seal)  
MORTGAGOR'S PRINTED NAME  
\_\_\_\_\_  
(Seal)  
MORTGAGOR'S PRINTED NAME  
\_\_\_\_\_  
(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.**

### ACKNOWLEDGMENT

STATE OF INDIANA, Lake COUNTY, ss:

Before me, the undersigned Notary Public in and for said County, this 1st  
day of October 1996, came  
Joan Williams

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

Felipa Ortiz Notary Public

My Commission expires 11-16-97

County of residence Lake

This instrument was prepared by: Felipa Ortiz

Type Name Felipa Ortiz

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

*Handwritten:* 12/0/96  
19/10/96

**EXHIBIT A**

**LOT 16, BLOCK 13, GARY LAND COMPANY'S FOURTH SUBDIVISION, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 14, PAGE 15, IN LAKE COUNTY, INDIANA.**

**COMMONLY KNOWN AS: 620 CLEVELAND ST., GARY, IN**

**PERMANENT PARCEL NUMBER: 25-44-167-16**

