

REAL ESTATE MORTGAGE

8575965
INDIANA

THIS INDENTURE WITNESSETH, that Dennis W. Rowe & Sandy Rowe a/k/a Sandy M. Blankenship
(Hereinafter called "Mortgagor") whose address
is 5351 Kent Ave., Hammond Lake County, in the State of Indiana.

Mortgage and Warrant to Holloway Lumber & Construction W+NC (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 5351 Kent Ave.
Hammond 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 \$ 15,500.00, exclusive of interest, same being the amount of Mortgagor's indebtedness to Mortgagee arising out of a Home Improvement Installment Contract dated 10/12 19 96 payable to Mortgagee in 120 equal monthly installments of \$249.97. 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 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 12th day of October 19 96.

MUST BE SIGNED IN THE PRESENCE OF A NOTARY.

SIGNATURE OF WITNESS

PRINT NAME OF WITNESS

Dennis W. Rowe (Seal)
Dennis W. Rowe
MORTGAGOR'S PRINTED NAME

Sandy Rowe (Seal)
Sandy Rowe
MORTGAGOR'S PRINTED NAME

Sandy M. Blankenship (Seal)
Sandy M. Blankenship
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 12th day of October 19 96, came Dennis W. Rowe and Sandy Rowe a/k/a Sandy M. Blankenship

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

My Commission expires 11-16-97

County of residence Lake

This instrument was prepared by: Felipa Ortiz

Type Name Felipa Ortiz



008256

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 FEB 11 AM 8:48
MORRIS W. CARTER
RECORDER

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

1100
10/24/96
10. Oct 16 750

8575965

LOT 8, BLOCK 1, MICHIGAN AVENUE ADDITION, IN THE CITY
OF HAMMOND, AS SHOWN IN PLAT BOOK 18, PAGE 22, IN
LAKE COUNTY, INDIANA COMMONLY KNOWN AS 5321 KENT
AVE., HAMMOND, INDIANA. 46320
KEY NO. 35-77-9

