

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

97082387

97 DEC -3 AM 8:56

MORRIS W. CARTER
RECORDER

REAL ESTATE MORTGAGE

(This space for Recorder's use only)

THIS INDENTURE WITNESSETH, THAT Clifford and Wanda Teamer
of 380 South Howard City of Gary State of Illinois, Mortgagor(s)
(Address of Buyer)
MORTGAGE and WARRANT to Thermo Shield Inc,
of 160 Lexington Unit D Buffalo Grove IL 60089, Mortgagee,
(Seller's Address)
to secure payment of that certain Home Improvement Retail Installment Contract of even date herewith, in the amount of
\$ 9480.00 payable to the order of and delivered to the Mortgagee, in and by which
the Mortgagor promises to pay the contract and interest at the rate and in installments as provided in said Contract with
a final payment due on August 20, 2002, the following described real estate, to wit:

Lot 11 in Block 22 in Daly's Third Addition in Lake County, Indiana.

PIN# 25-42-0174-0012 AKA 380 South Howard, Gary, Indiana 46403

situated in the County of LAKE in the State of Illinois, hereby releasing
and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois, and all right to retain
possession of said premises after any default in payment or breach of any of the covenants or agreements herein
contained.

AND IT IS EXPRESSLY PROVIDED AND AGREED, That if all or any part of the property or an interest in the property is
sold or transferred by Mortgagor without Mortgagee's prior written consent, Mortgagee, at Mortgagee's option, and in
accordance with federal law, may require immediate payment in full of the entire amount due under the Mortgage and
Home Improvement Retail Installment Contract. Mortgagee, at Mortgagee's option, may waive the right to declare the
balance immediately due and may accept in writing an assumption agreement executed by the person to whom the
Mortgagor is transferring or selling the interest in the property.

1300
PR

08114

IT IS FURTHER EXPRESSLY PROVIDED AND AGREED, That Mortgagor(s) shall pay all taxes, assessments, insurance premiums, and prior liens that such mortgaged property may be subject to. In case Mortgagor(s) shall fail to pay such expenses, Mortgagee, at its option, may pay them and all sums of money so expended shall be repayable by Mortgagor(s) and such expenditures(s) shall be secured by this Mortgage. If default be made in the payment of the said contract, or of any part thereof, or in the case of waste or non-payment of taxes, assessments or prior mortgages on said premises, or of a breach of any of the covenants or agreements herein contained, then in such case the whole of said sum, secured by the said contract in this mortgage mentioned, shall thereupon, at the option of the said mortgagee, his or its attorneys or assigns, and as provided by law, become due and payable, and this mortgage may be foreclosed to pay the same, and it shall be lawful for the said mortgagee, his or its attorneys or assigns, to enter into and upon the premises hereby granted, or any part thereof, and to receive and collect all rents, issues and profits thereof.

UPON THE FORECLOSURE AND SALE of said premises, there shall be first paid out of the proceeds of such sale all expenses of advertisement, selling and conveying said premises, and reasonable attorney's fees, to be included in the decree, and all moneys advanced for taxes, assessments and other liens; then there shall be paid the unpaid balance of said contract whether due and payable by the terms thereof or not.

DATED, This 8th day of April A.D., 1997
Clifford Teamer (SEAL)
Mortgagor
Wanda Teamer (SEAL)
Mortgagor
Wanda Teamer
(type or print name beneath signatures)

Person signing immediately below signs to subject his or her interests in the above described property, including any right to possession after foreclosure, to the terms of this mortgage and to waive his or her homestead exemption in the above described real estate. Person signing immediately below is not personally liable.

Mortgagor (SEAL)
(type or print names beneath signatures)

STATE OF ILLINOIS

County of _____ } ss.

I, Amy Adams in and for said County, in the State aforesaid, DO HEREBY CERTIFY; That Clifford Teamer

personally known to me to be the same person(s) whose name(s) (is) (are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledge that (they) (he) (she) signed, sealed and delivered the said instrument as (their) (his) (her) free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. IN WITNESS WHEREOF, I have hereunto set my hand and official seal this 8th day of April 1997.

OFFICIAL SEAL
AMY ADAMS
NOTARY PUBLIC, STATE OF ILLINOIS
COMMISSION EXPIRES: 01/31/01
Notary Public

My Commission Expires 1/31/01

THIS INSTRUMENT WAS PREPARED BY
Equity One Inc.
111 Plaza Drive Ste 850
Schaumburg IL 60173
Address

REAL ESTATE MORTGAGE

TO

Date:

After recording mail to:

EQUITY ONE, INC.
One National Plaza
1111 Plaza Drive - Suite 850
Schaumburg, IL 60173
(847) 995-9150
Space below for Recordors use only

ASSIGNMENT

The undersigned, for value received, does hereby grant, bargain, sell, assign, transfer and set over to Equity One Inc. all right, title and interest in and to the Mortgage appearing on the reverse side hereof and the money due and to become due on the Home Improvement Retail Installment Contract secured thereby and warrants that no liens have been filed by Assignor on the property described in the Mortgage.

By Joel S Kron Title President Thermo-Shield Co. (Seller's name)

ACKNOWLEDGEMENT

STATE OF ILL
County of Lake } ss.

On this 19th day of June, 1997, there personally appeared before me Joel S Kron known or proven to me to be the person whose name is subscribed to the within assignment, and acknowledged that he/she executed the same as his/her free and voluntary act of the purposes therein contained and (in the event the assignment is by a corporation) that he/she is authorized to execute the said assignment and the seal affixed thereto, if any, is the seal of the corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal
My Commission Expires 1/31/01

Joel S Kron
OFFICIAL SEAL
AMY ADAMS
Notary Public, STATE OF ILLINOIS
MY COMMISSION EXPIRES 01/31/01