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2000 FEB 23 AM 8:54

MORRIS W. CARTER  
RECORDER

WHEN RECORDED RETURN TO:  
AMERICAN GENERAL FINANCE, INC.  
6701 BROADWAY SUITE 1A  
MERRILLVILLE, IN. 46410

CORPORATE ASSIGNMENT OF MORTGAGE

LAKE COUNTY, INDIANA

SELLER'S SERVICING#: 7002057391 "CLEMENS" NATI07

Date of Assignment: 08/16/99

Assignor: NATIONSCREDIT FINANCIAL SERVICES CORPORATION at 405 WEST LOOP 820  
SOUTH, SUITE 110, FT WORTH, TX 76108

Assignee: American General Finance Inc.

at 6701 BROADWAY SUITE 1A, MERRILLVILLE, IN 46410

Executed By: RICHARD LEE CLEMENS AND VICKY CLEMENS To: NATIONSCREDIT FINANCIAL  
SERVICES CORPORATION

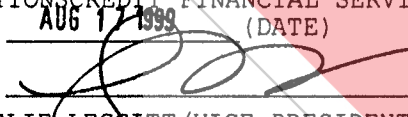
Mortgage Dated 02/10/99 and Recorded 02/24/99 as Instrument/Document No.  
99016999 In LAKE COUNTY, INDIANA.

Property Address: 12734 CEDAR LAKE ROAD, CROWN POINT, IN, 46307

KNOW ALL MEN BY THESE PRESENTS that in consideration of the sum of TEN and  
NO/100ths DOLLARS and other good and valuable consideration, paid to the above  
named Assignor, the receipt and sufficiency of which is hereby acknowledged, the  
said Assignor hereby assigns unto the above-named Assignee, the said Mortgage  
together with the Note or other evidence of indebtedness (the "Note"), said Note  
having an original principal sum of \$30,767.22 with interest, secured thereby,  
together with all moneys now owing or that may hereafter become due or owing in  
respect thereof, and the full benefit of all the powers and of all the covenants  
and provisos therein contained, and the said Assignor hereby grants and conveys  
unto the said Assignee, the Assignor's beneficial interest under the Mortgage.

TO HAVE AND TO HOLD the said Mortgage and Note, and also the said property  
unto the said Assignee forever, subject to the terms contained in said Mortgage  
and Note.

NATIONSCREDIT FINANCIAL SERVICES CORPORATION  
On AUG 17 1999 (DATE)

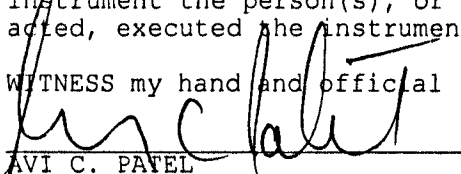
By:   
LESLIE LEGGITT/VICE PRESIDENT

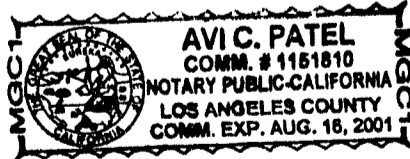


STATE OF California  
COUNTY OF Los Angeles

ON AUG 17 1999, before me, AVI C. PATEL, a Notary Public in and for Los Angeles  
County, in the State of California, personally appeared LESLIE LEGGITT/VICE  
PRESIDENT, personally known to me (or proved to me on the basis of satisfactory  
evidence) to be the person(s) whose name(s) is/are subscribed to the within  
instrument and acknowledged to me that he/she/they executed the same in  
his/her/their authorized capacity, and that by his/her/their signature on the  
instrument the person(s), or the entity upon behalf of which the person(s)  
acted, executed the instrument.

WITNESS my hand and official seal,

  
AVI C. PATEL  
Notary Expires: 08/16/2001 #1151810



(This area for notarial seal)

Interlink Mortgage Services, 9121 OAKDALE AVENUE, CHATSWORTH CA 91311  
EGV\*19990814-0159 GENERIC LAKE IN BAT: 1872/7002057391 KAMOR

When Recorded Return To: ~~LESLIE LEGGITT, INTERLINK MORTGAGE SERVICES 9121  
OAKDALE AVENUE, CHATSWORTH, CA, 91311~~

→ AMERICAN GENERAL FINANCE, INC. 6701 BROADWAY STE 1A MERRILLVILLE, IN. 46410

ch# 042037336  
1/2<sup>nd</sup> AS

7002057391

STATE OF INDIANA  
LAKE COUNTY

This mortgage made on the 10TH day of FEBRUARY 19 99, between RICHARD LEE CLEMENS and VICKY CLEMENS, hereinafter referred to as MORTGAGORS, and NATIONSCREDIT FINANCIAL SERVICES CORPORATION, whose address is 9916 N. CLEVELAND RD., GRANGER, IN 46530

WITNESSETH: Mortgagors jointly and severally grant, bargain, sell, convey and mortgage to Mortgagee, its successors and assigns, the real property hereinafter described to secure the repayment of a note of even date herewith in the total amount of THIRTY THOUSAND SEVEN HUNDRED SIXTY SEVEN DOLLARS AND 22/100 \*\*\*\* Dollars (\$ 30767.22) and also to secure the repayment of all future advances made at Mortgagee's option to the above Mortgagors, or any of them.

The property hereby mortgaged, and described below, includes all tenements, easements, appurtenances, rights, privileges, interests, rents, issues, profits, fixtures and appliances thereunto attaching or in any wise thereunto appertaining.

TO HAVE AND TO HOLD the said property hereinafter described, with all the privileges and appurtenances thereunto belonging unto Mortgagee, its successors and assigns, forever; and Mortgagors hereby covenant that Mortgagors are seized of good and perfect title to said property in fee simple and have authority to convey the same, that the title so conveyed is clear, free and unencumbered except as hereinafter appears and that Mortgagors will forever warrant and defend the same unto Mortgagee against all claims whatsoever except those prior encumbrances, if any, hereinafter shown.

If Mortgagors shall fully perform all the terms and conditions of this mortgage and shall pay in full, in accordance with its terms, the obligations which this mortgage secures, then this mortgage shall be null, void and of no further force and effect.

MORTGAGORS AGREE: To keep the mortgaged property, including the buildings and improvements thereon, fully insured at all times against all hazards with an insurance company authorized to do business in the State of Indiana, acceptable to Mortgagee, which policy shall contain a loss-payable clause in favor of Mortgagee as its interest may appear, and if Mortgagors fail to do so, they hereby authorize Mortgagee to insure or renew insurance on said property in a sum not exceeding the amount of Mortgagor's indebtedness for a period not exceeding the term of such indebtedness, and to charge Mortgagors with the premium thereon, or to add such premium to Mortgagor's indebtedness. If Mortgagee elects to waive such insurance, Mortgagors agree to be fully responsible for damage or loss resulting from any cause whatsoever. Mortgagors agree that any sums advanced or expended by Mortgagee for the protection or preservation of the property shall be repaid upon demand and if not so paid shall be secured hereby. Mortgagors further agree: To pay all taxes, assessments, bills for repairs and any other expenses incident to the ownership of the mortgaged property when due in order that no lien superior to that of this mortgage and not now existing may be created against the property during the term of this mortgage, and to pay, when due, all installments of interest and principal on account of any indebtedness which may be secured by a lien superior to the lien of this mortgage and existing on the date hereof. If Mortgagors fail to make any of the foregoing payments, they hereby authorize Mortgagee to pay the same on their behalf, and to charge Mortgagors with the amounts so paid, adding the same to Mortgagor's indebtedness secured hereby. To exercise due diligence in the operation, management and occupation of the mortgaged property and improvements thereon, and not to commit or allow waste on the mortgaged premises, and to keep the mortgaged property in its present condition and repair, normal and ordinary depreciation excepted.

If default be made in the terms or conditions of the debt or debts hereby secured or of any of the terms of this mortgage, or in the payment of any installment when due, or if Mortgagors shall become bankrupt or insolvent, or make an assignment for the benefit of creditors, or have a receiver appointed, or should the mortgaged property or any part thereof be attached, levied or foreclosed upon or seized, or if any of the representations, warranties or statements of Mortgagors herein contained be incorrect or if the Mortgagors shall abandon the mortgaged property, or sell or attempt to sell all or any part of the same, then the whole amount hereby secured shall, at Mortgagee's option, become immediately due and payable, without notice or demand, and shall be collectible in a suit at law or by foreclosure of this mortgage. In any case, regardless of such enforcement, Mortgagee shall be entitled to the immediate possession of the mortgaged property with the rents, issues, income and profits therefrom, with or without foreclosure or other proceedings. Mortgagors shall pay all costs which may be incurred or paid by Mortgagee in connection with any suit or proceeding to which it may be a party by reason of the execution or existence of this mortgage, and in the event of foreclosure of this mortgage, Mortgagors will pay to Mortgagee, in addition to taxable costs, a reasonable fee for the search made and preparation for such foreclosure, together with all other and further expenses of foreclosure and sale, including expenses, fees and payments made to prevent or remove the imposition of liens or claims against the property and expenses of upkeep and repair made in order to place the same in a condition to be sold.

No failure on the part of Mortgagee to exercise any of its rights hereunder for defaults or breaches of covenant shall be construed to prejudice its rights in the event of any other or subsequent defaults or breaches of covenant, and no delay on the part of Mortgagee in exercising any of such rights shall be construed to preclude it from the exercise thereof at any time during the continuance of any such default or breach of covenant, and Mortgagee may enforce any one or more remedies hereunder successively or concurrently at its option.

All rights and obligations hereunder shall extend to and be binding upon the several heirs, successors, executors, administrators and assigns of the parties hereto.

The plural as used in this instrument shall include the singular where applicable.

The real property hereby mortgaged is located in LAKE County, State of Indiana, and is described as follows: LEGAL DESCRIPTION:

TRACT 34 OF PLAT OF SURVEY OF THAT PART OF THE SW 1/4 OF THE NE 1/4 OF SECTION 19, TOWNSHIP 34 NORTH, RANGE 8 WEST LYING WEST OF THE CENTERLINE OF THE CROWN POINT-LOWELL ROAD MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE INTERSECTION OF THE NORTH LINE OF SW 1/4 OF THE NE 1/4 OF SAID SECTION 19 WITH THE WEST LINE OF CROWN POINT-LOWELL ROAD; THENCE SOUTHWESTERLY ALONG THE WEST LINE OF SAID ROAD A DISTANCE OF 705.77 FEET TO THE POINT OF BEGINNING; THENCE NORTHWESTERLY AT RIGHT ANGLES TO SAID ROAD A DISTANCE OF 207.93 FEET; THENCE SOUTHWESTERLY WITH AN INTERIOR ANGLE OF 87 DEGREES 16 MINUTES A DISTANCE OF 70.08 FEET; THENCE SOUTHEASTERLY PARALLEL TO THE NORTH LINE OF SAID TRACT A DISTANCE OF 204.59 FEET TO THE WEST LINE OF SAID ROAD; THENCE NORTH EASTERLY ALONG THE WEST LINE OF SAID ROAD A DISTANCE OF 70 FEET TO THE POINT OF BEGINNING.

TAX REFERENCE # 03-07-0015-0053

The security interest granted by this mortgage secures a loan that is a (check one box below)

- Fixed rate loan.
- Variable rate loan.

IN WITNESS WHEREOF, Mortgagors have executed this mortgage on the day above shown.

Witness RICHARD LEE CLEMENS Mortgagor

Witness VICKY CLEMENS Mortgagor

Witness Vicky Clemens Mortgagor

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.

Witness Property Owner

ACKNOWLEDGMENT BY INDIVIDUAL

STATE OF INDIANA, COUNTY OF LAKE



WILLIAM M SEELING  
SHELBY COUNTY  
MY COMMISSION EXPIRES JULY 26, 2006

Before me, the undersigned, a notary public in and for said county and state, personally appeared RICHARD LEE CLEMENS + VICKY CLEMENS and acknowledged the execution of the foregoing mortgage.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal this 10 day of FEBRUARY, 19 99

My Commission Expires: William M Seeling Notary Public

This instrument was prepared by C. RENEE UETZ

#1775