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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 047244

2005 JUN -9 AM 8:50

MICHAEL A. BROWN
RECORDER

999401763

MORTGAGE

I (we), the undersigned ROSE M KRAUSE (hereafter "Mortgagor" whether one or more) whose address is 6258 VAN BUREN AVE, HAMMOND, Indiana, 46324, if and only if, the Amount Financed listed below is \$3,300.00 or more, do hereby mortgage and warrant to EURO-TECH, INC (hereafter "Mortgagee"), whose address is 313 W. IRVING PARK ROAD, BENSENVILLE, IL 60106, its successors and assigns, that immovable property and the improvements thereon situated in the County of LAKE State of Indiana, and legally described as:

SEE EXHIBIT A

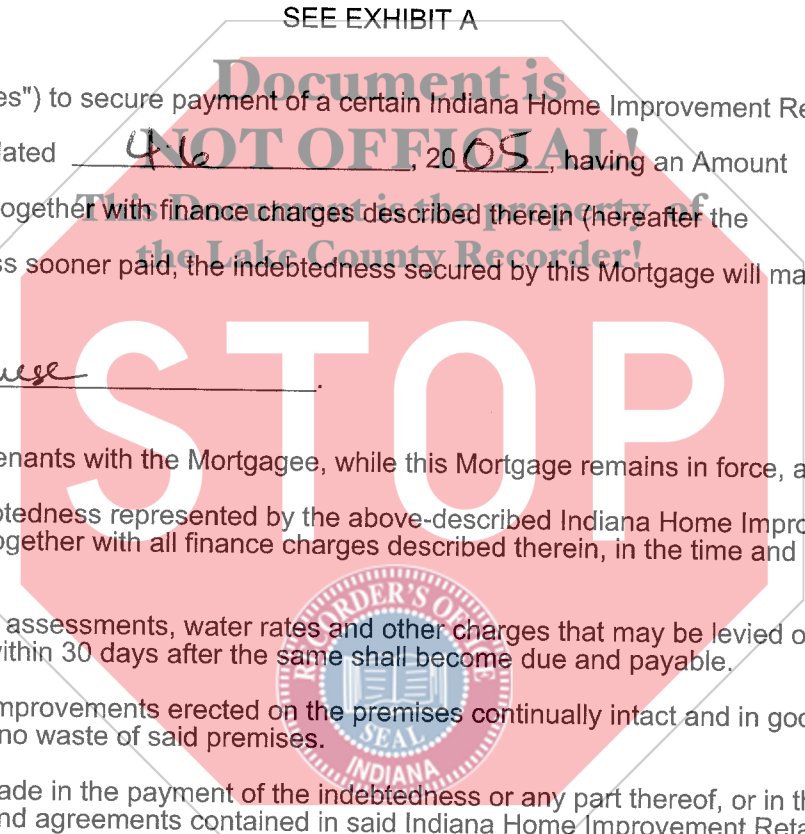
(hereafter the "premises") to secure payment of a certain Indiana Home Improvement Retail Installment Contract, dated 4-6, 2005, having an Amount Financed of \$ 12104, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on

Rose M. Krause

The Mortgagor covenants with the Mortgagee, while this Mortgage remains in force, as follows:

1. To pay the indebtedness represented by the above-described Indiana Home Improvement Retail Installment Contract, together with all finance charges described therein, in the time and manner therein provided.
2. To pay all taxes, assessments, water rates and other charges that may be levied or assessed upon or against the premises within 30 days after the same shall become due and payable.
3. To keep all the improvements erected on the premises continually intact and in good order and repair and to permit or suffer no waste of said premises.

If default shall be made in the payment of the indebtedness or any part thereof, or in the performance of any of the covenants and agreements contained in said Indiana Home Improvement Retail Installment Contract and/or herein contained, the entire indebtedness secured hereby remaining unpaid shall at once become due and collectible if the Mortgagee so elects, without notice of such election except as may be required by law.



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MORTGAGE PAGE 2

In the event the ownership of the premises or any part thereof becomes vested in a person other than the Mortgagor, Mortgagee may deal with such successor or successors in interest with reference to this Mortgage and the indebtedness hereby secured in the same manner as with the Mortgagor, without in any manner vitiating or discharging the Mortgagor's liability hereunder, or the liability for the indebtedness hereby secured.

Mortgagor hereby waives all homestead exemptions relating to the premises to which Mortgagor may be entitled under the constitution and laws of the State of Indiana and of the United States of America.

In the event of any breach of the foregoing covenants, Mortgagee shall be entitled to all available remedies under Indiana law, including, without limitation, foreclosure of this Mortgage.

Payment of this Mortgage is subject to the terms of a home improvement installment contract of even date between Mortgagor and Mortgagee.

Dated this 6th day of April, 2005.

X Rose M. Krause
Mortgagor

X _____
Mortgagor

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

STATE OF INDIANA

COUNTY OF _____

} SS:

The foregoing instrument was acknowledged before me this 6 day of

April, 2005, by Rose M. Krause.

MY COMMISSION EXPIRES _____



Lynn Miller
NOTARY PUBLIC

Lynn Miller
NOTARY PRINTED NAME

This instrument prepared by:

Please return recorded document to:

Amerifirst Home Improvement Finance Co.
4405 S. 96th St.
Omaha, NE 68127

Amerifirst Home Improvement Finance Co.
4405 S. 96th St.
Omaha, NE 68127

EXHIBIT A

The following described Real Estate located in Lake County, in the State of Indiana,

to-wit:

Lot No. 32, Block 6, Franklin Addition to the City of Hammond, as shown in Plat Book
4, Page 16, in the Office of the Recorder of Lake County, Indiana.

More commonly known as 6258 Van Buren Avenue, Hammond, Indiana 46324.

