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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2006 074121

2006 AUG 24 AM 8:43

MICHAEL A. BROWN  
RECORDER

**MORTGAGE**

I (we), the undersigned NORMA J BRITTON (hereafter "Mortgagor" whether one or more) whose address is 7134 NOTHCOTE 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 SEARS HOME IMPROVEMENT (hereafter "Mortgagee"), whose address is 1024 FLORIDA CENTRAL PARKWAY, LONGWOOD, FL 32750, its successors and assigns, that immovable property and the improvements thereon situated in the County of Lake, State of Indiana, and legally described as:



(hereafter the "premises") to secure payment of a certain Indiana Home Improvement Retail Installment Contract, dated JULY 22, 2006, having an Amount Financed of \$ 9089, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on 9-11-2015

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.

\$20

CK# 057977  
CAW

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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 22<sup>nd</sup> day of July, 2006.

X Norma J. Britton  
Mortgagor  
Norma J. Britton  
X  
Mortgagor

STATE OF INDIANA }  
COUNTY OF Lake } SS:

The foregoing instrument was acknowledged before me this 22<sup>nd</sup> day of July, 2006, by Norma J. Britton

MY COMMISSION EXPIRES 9-28-11

Robin A. Huffman  
NOTARY PUBLIC  
Robin A. Huffman  
NOTARY PRINTED NAME

This instrument prepared by:  
Debra Maxwell  
SEARS HOME IMPROVEMENT  
1024 FLORIDA CENTRAL PARKWAY  
LONGWOOD FL 32750

Sears Home Improvement Products  
Debra Maxwell  
Installment Loan Manager

Please return recorded document to:  
Meggan Hyster  
AmeriFirst Home Improvement Finance Co.  
4405 South 96th Street  
Omaha, NE 68127

ROBIN A. HUFFMAN  
Notary Public - Seal  
State Of Indiana  
My Commission Expires Sep 28, 2011

**Exhibit A**

7112

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, IN THE STATE OF INDIANA: THE SOUTH 25.27 FEET OF LOT 2 AND LOT 3, EXCEPT THE SOUTH 40 FEET THEREOF, IN BLOCK 3, IN HOMESTEAD GARDENS 2ND ADDITION, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 30 PAGE 18, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.




Prescribed by the  
State Board of Accounts

**AFFIRMATION**

I, the undersigned preparer of the foregoing document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the document for the purposes of identifying and, to the extent permitted by law, redacting all Social Security numbers;
2. I have redacted, to the extent permitted by law, each Social Security number in the document.

  
\_\_\_\_\_  
(Signature)

Sears Home Improvement Products

\_\_\_\_\_  
(Printed Name)  
Debra Maxwell  
Installment Loan Manager

