

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2016 DEC 23 10:10:05

MORTGAGE  
RECORDED

2006 113604

**MORTGAGE**

I (we), the undersigned TITUS D OWENS and VERNON A OWENS (hereafter "Mortgagor" whether one or more) whose address is 577 COLFAX STREET, GARY, Indiana, 46406, if and only if, the Amount Financed listed below is \$3,300.00 or more, do hereby mortgage and warrant to

EVERDRY SOUTHBEND MI (hereafter "Mortgagee"), whose address is 4647 W CLEVELAND, SOUTH BEND, IN 46628, its successors and assigns, that immovable property and the improvements thereon situated in the County of LAKE State of Indiana, and legally described as:

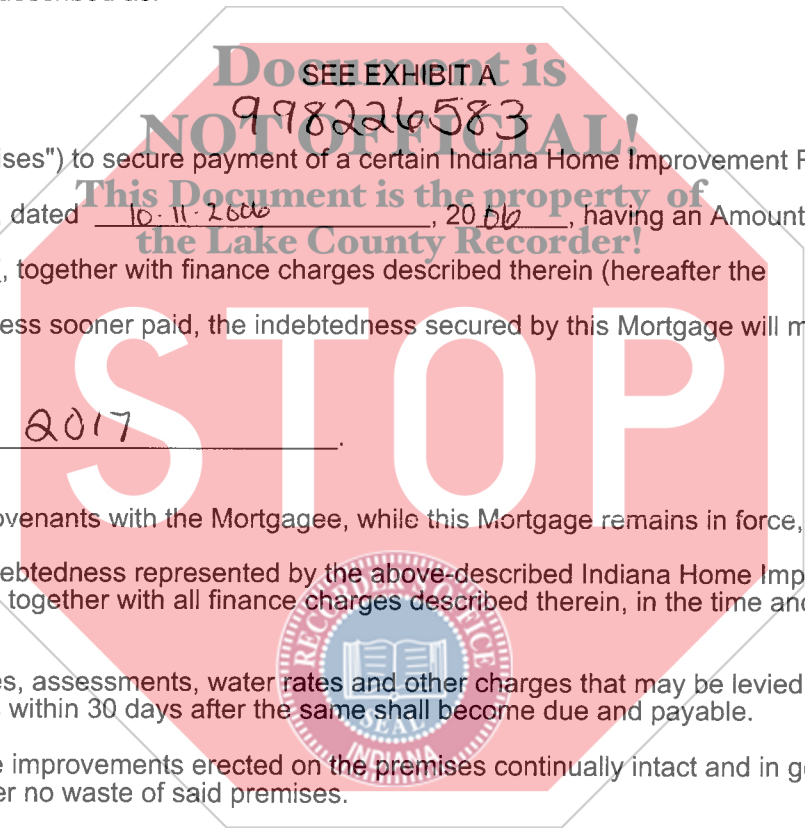
(hereafter the "premises") to secure payment of a certain Indiana Home Improvement Retail Installment Contract, dated 10.11.2016, 2016, having an Amount Financed of \$ 13587, together with finance charges described therein (hereafter the "indebtedness"). Unless sooner paid, the indebtedness secured by this Mortgage will mature on

Jan. 19, 2017

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 11<sup>th</sup> day of October, 2006

Document is NOT OFFICIAL! This Document is the property of the Lake County Recorder!  
X T. Owens  
Mortgagor  
X Vernon A. Owens  
Mortgagor  
VERNON A. OWENS

STATE OF INDIANA  
COUNTY OF LAKE

} SS:

The foregoing instrument was acknowledged before me this 11<sup>th</sup> day of October, 2006, by T. Owens + Vernon A. Owens.

MY COMMISSION EXPIRES 9-11-2014

*P. Stefanus*  
Notary Public  
Printed Name: PETER STEFANUS

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.



*P. Stefanus*  
Signature of Preparer

This instrument prepared by:

*Peter Stefanus*

Please return recorded document to:

AmeriFirst Home Improvement Finance Co.

EVERDRY SOUTHBEND MI

4405 South 96th Street

4647 W CLEVELAND

Omaha, NE 68127

SOUTH BEND IN 46628

SCHEDULE A

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY IN THE STATE OF INDIANA,  
TO-WIT:

THE SOUTH HALF OF LOTS 15, 16 AND 17, BLOCK "O", GARY CITY ESTATES, IN THE CITY OF  
GARY, AS SHOWN IN PLAT BOOK 15, PAGE 28, IN LAKE COUNTY, INDIANA.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR  
MINERAL RIGHTS OF RECORD, IF ANY.



"I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW."

NAME: Deborah comstock  
Deborah comstock

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

