Fat Bk of Whty 5191 W. Smicola Hay ON Pt 44307



[Space Above This Line For Recording Data]

093404

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on MARCH 26, 19 90 The mortgagor is JAMES A. HOOVER AND MARY ELLEN HOOVER,
HUSBAND AND WIFE ("Borrower"). This Security Instrument is given to
under the laws of THE STATE OF INDIANA and whose address is 1500 119TH STREET,
WHITING, IN 46394 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED TWENTY THOUSAND AND NO/100
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on MAY 10 12910. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property
A PARCEL OF LAND IN THE NORTHEAST QUARTER OF SECTION 22, TOWNSHIP 32
NORTH PANCE 8 WEST OF THE 2ND P M . IN EACLE CREEK TOWNSHIP LAKE

COUNTY, INDIANA, AND DESCRIBED AS BEGINNING ON THE NORTH LINE OF SAID SECTION 22, AT A POINT 326.75 FEET WEST OF THE NORTHEAST CORNER OF SAID SECTION 22; THENCE SOUTH 375 FEET; THENCE SOUTH 51 DEGREES 35 MINUTES 24 SECONDS WEST, 291.5 FEET, THENCE-SOUTH 77 DEGREES 34 MINUTES WEST, 225 FEET; THENCE NORTH 6 DEGREES 23 MINUTES 6 SECONDS EAST, 184.2 FEET; THENCE NORTH 57 DEGREES 10 MINUTES 12 SECONDS WEST, 219.7 FEET THENCE NORTH 85 DEGREES 45 MINUTES 12 SECONDS WEST, 487 FEET; THENCE WORTH 310 FEET MORE OR LESS TO THE SAID NORTH LINE OF SECTION 22; THENCE EAST ON LAST SAID NORTH LINE, 1109.0 FEED TO THE BOINT OF BEGINNING.

which has the address of ...1381. 221ST, STREET 46356 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.