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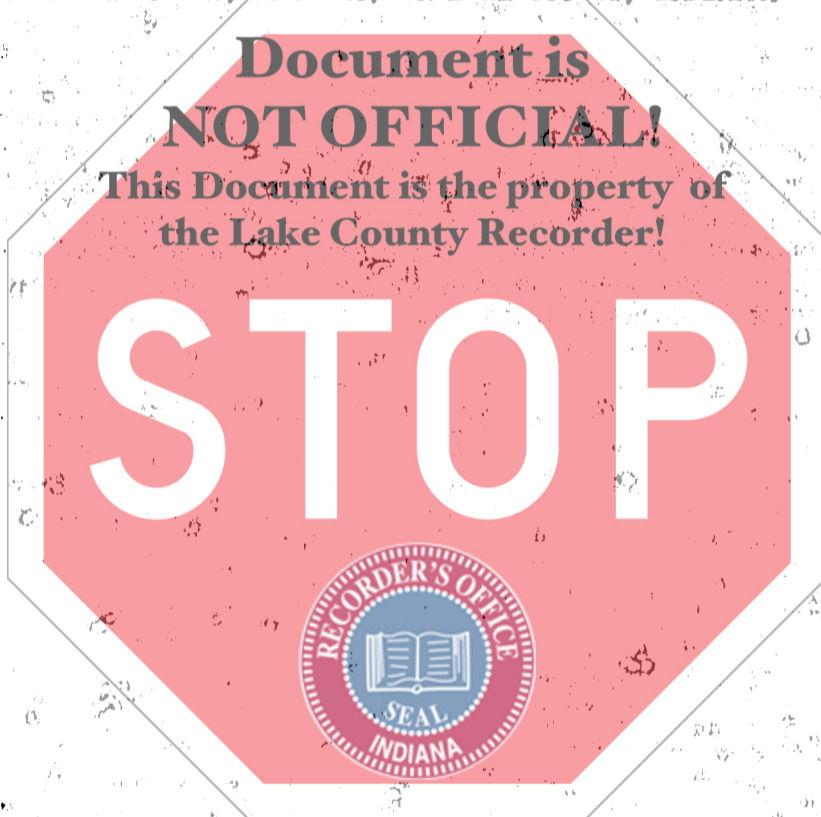
MORTGAGE

THIS MORTGAGE is made this . . . 29th . . . day of . . . APRIL
19 91 . . . between the Mortgagor; WILLIAM F. ARCHER AND LINDA S. ARCHER,
AS JOINT TENANTS (herein "Borrower"); and the Mortgagee,
REGIONAL FEDERAL CREDIT UNION a corporation organized and
existing under the laws of THE UNITED STATES OF AMERICA
whose address is . . 7144 KENNEDY AVENUE, HAMMOND . . . IN 46323
. (herein "Lender");

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$. . . 22,000.00
which indebtedness is evidenced by Borrower's note dated APRIL 29, 1991 and extensions and renewals
thereof (herein "Note"); providing for monthly installments of principal and interest, with the balance of the
indebtedness, if not sooner paid, due and payable on . . APRIL 29, 1996;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment
of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and
the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant
and convey to Lender the following described property located in the County of LAKE
State of Indiana:

LOT 3; SAND OAK ESTATES, AN ADDITION TO THE TOWN OF SCHERERVILLE,
AS SHOWN IN PLAT BOOK 66, PAGE 18, IN LAKE COUNTY, INDIANA.



STATE OF INDIANA/S.S. NO.
LAKE COUNTY
FILED FOR RECORD
MAY 6 11 38 AM '91
ROBERT H. HETLAND
RECORDER

which has the address of 1619 BRITTON DRIVE SCHERERVILLE
[Street] [City]
Indiana . . . 46375 (herein "Property Address");
[Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage;
and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are
hereinafter referred to 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
covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands,
subject to encumbrances of record.

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OK