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MORTGAGE

THIS MORTGAGE is made this 5th day of APRIL
 1991 between the Mortgagor, JEFFREY J. FRANCIS AND IRENE FRANCIS,
 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 1441 KENNEDY AVENUE, HAMMOND, IN 46323
 (herein "Lender").

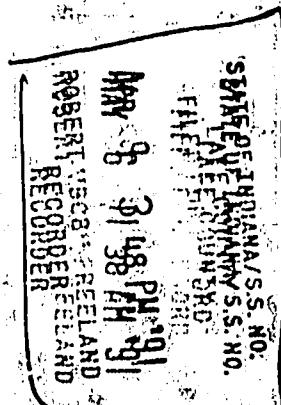
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S.\$ 25,000.00
 which indebtedness is evidenced by Borrower's note dated APRIL 5, 1991 and extensions and renewals
 thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the
 indebtedness, if not sooner paid, due and payable on APRIL 5, 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 147, CHAPEL MANOR, UNIT NO. 4B, AS SHOWN IN PLAT BOOK 36,
 PAGE 62, IN LAKE COUNTY, INDIANA.

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

STOP



which has the address of 7775 DELAWARE PLACE

MERRILLVILLE

[Street]

[City]

Indiana 46410

(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.

3/00
CK