93015637

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on MARCH 3, 1993: is LOUIS: WOJCIK AND URSULA WOJCIK, HUSBAND AND WIFE	
("Rorrower"): This Security Instrument is given to FIRST NATIONAL RAW OF FAST CHT(
This Document is the property of STATES OF AMERICA the Lawlich's organized and existing under the laws of Ti	HE UNITED
8001 BROADWAY, MERRILLVILLE, IN 4641.1 ("Lender"), Borrower owes Lender: the principal sum of FORTY FIVE THOUSAND AND NO/	and whose address is
by Borrower's note dated the same diffe as this Security Instrument ("Note"), which provides for month	This debt is evidenced
to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensi	ity Instrument secure: ons and modification
of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7-to prote Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument; and (d) the performance of Borrower's covenants and agreements under this Security Instrument; and (d) the performance of Borrower's covenants and agreements under this Security Instrument; and (d) the performance of Borrower's covenants and agreements under this Security Instrument; and (d) the performance of Borrower's covenants and agreements under this Security Instrument; and (d) the performance of Borrower's covenants and agreements under this Security Instrument; and (d) the performance of Borrower's covenants and agreements under this Security Instrument; and (e) the performance of Borrower's covenants and agreements under this Security Instrument; and (e) the performance of Borrower's covenants and agreements under this Security Instrument; and (e) the performance of Borrower's covenants and agreements under this Security Instruments (e) the performance of Borrower's covenants (e) the performance of Borrower's (e) the performance of Borrower's (e) the performance of Borrower's (e) the performance of B	rity Instrument and the
Note. For this purpose Borrower does hereby mortgage, grant and convey to Lender the following located in	ig described property
LOT 88, TURKEY CREEK SOUTH UNIT 2 AS SECON IN PLAT BOOK 37, PAGE 58	3, IN LAKE
WOIANA HILLIA	S III
	RIGIES THE

which has the address of 7107 POLK CT. [City] [Street]

Indiana 46410 [Zip Code] ("Property Address");

INDIANA—Single Family—Fannle Mae/Freddle Mac UNIFORM INSTRUMENT

BANKERS SYSTEMS, INC., ST. CLOUD, MN 56302 (1-800-397-2341) FORM MD-1-IN 2/12/91

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and 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 fawfully 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 ISSERUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Unitorial Covenants. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lieu on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These Lenger, in accordance with the provisions of paragraph 8, in the of the payment of mortgage insurance premiums. These items are called "Escrow-Items." Lender may at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage foar may require for Borrower escrow account under the federal Real Estate Settlement-Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601-et seq. ("RESPA"), unless another law that applies to the Funds lets a lesser amount, if yo, Lender may at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

 The Funds shall be field in an institution whose deposits the insure Popular Real Lender shall apply the funds to say fineholing Lender, if Lender is such an institution or improving local Real Lender shall apply the funds to say

tineInding Lender, if Lepder is such an institution) or in any lederar flome Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real/estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law, If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Roas when due, kender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount recessive to make up the deficiency. Borrower shall make up the deficiency in no more than we've monthly payments or kender's set discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or self the Property, Lender, prior to the acquisition or such of the Property, that any applicable to the constitution of the Property that any the country that applies the country that any the country that applies the country to the property that applies the country to the property that applies the country to the property that applies the country that the property that applies the country to the property that applies the country that the property that applies the country that the country that the property that applies the country that the property that the country that the property that t

sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

- 3. Application of Payments. Unless applicate Phanescades otherwise all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.
- 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower; (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to-Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

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5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. It Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance

carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Eender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Center, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

- Instrument immediately prior to the acquisition:

 6. Occupancy, Preservation, Maintenance and Protection of the Property: Borrower's Loan: Application; Leaseholds. Borrower shall occupy, establish and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy at less Content other seasonably withheld; or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property in Responded and the fee title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borower fails to perform the covenants and agreements contained in this Security Instrument, or there is a tegal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a flew which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering our method property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument, Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan-secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required; at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a

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tres reserve until the requirement for mertgage in surance and an accordance with any written agreement between Borrower and Dander or apply able tow.

- 9) Inspection. Lender or it agent may make realonable entries upon and in sections of the Property. Lender shall give Borrower notice at the time of or prior to an in-pertion, specifying real onable cause for the inspection.
- 10. Condemnation. The proceeds of any award or claim for durage, direct or consequential, in connection with any condemnation or other taking of any part of the Property or for conveyance in hear of condemnation, are hereby a signed and shall be paid to Lender.

In the event of a total taking of the Property, the proceed—half be applied to the sums secured by this Security In trument, whether or not then due, with any evene, paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking in less Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument immediately before the taking indicas Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following from too. (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking in the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Barrows of I. the waite by Lander to Corrower that the condemnor offers to make an award or withe a claim by damages, Borrower fails to respond to Lender within 30 days after the date the notice is given. Lender is authorized to college and apply the property. In its option, either to restoration or repair of the Property or to the same see used by this Security instrument, whether or not then shoe.

Unless bender and Browner, otherwise success writing any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs. I and 2 or change the amount of such payments.

- If Borrower Southeleartic of payment by farming the Ministrument granted by Lender to any successor in interest of Borrower shall not operate to referre the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demandimade by the original Borrower or Borrower's successors in interest. Any forbearance by bender in exercising any right or remedy shall not be a waiver of appreclade the exercise of any right-or-remedy.
- 12. Successors and Assigns Bound: Joint and Several Blability: Co-signers. The covenants and agreements of this Security furtionism shall bind and the notif the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 19. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not except the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey, that storower's interest in the Property under the terms of this Security Instrument; (b), is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend; modify, forbearson make any, accommodations with regard to hereone of this Security Instrument or the Note without that Borrower's consent.
- If the foar secured by his Security indication is subject to a law which sets maximum foar charges, and that law is findly interpreted so that he incress or other foar charges collected or to be collected in connection with the foar exceed the permitted limits, then: (a any such foar charge shall be reduced by the amount necessary to reduce the charge to the aperinted limits and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower alleader may choose to make this refundance in the laber of payment to Borrower. It is refundant duces printed at the decisions will be treated as a partial prepayment without any propayment charge under the Note.
- DIE Notices. Any nonce-to-Borrower provided for in this Security Instrument shall be given by delivering it on by mailing it by first class mail unless applicable daw requires use of another method. The notice shall be directed to the Borrower designates by notice to Bender. Anymotice to Lendershall be given by first class mail to bender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided formathis Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law: Severability. This Security Instrument shall be governed by Iederal Law and the law of the annihilation in-which the Property is located. In the event that any provision or clause of this Security Instrument on the Note conflicts with applicable haw, such conflict shall not affect other provisions of this Security Instrument and the Note which can be given affect without the conflicting provision. To this and the provisions of this Security Instrument and the Note are declared to be severable.

46; Borrøwer's Copy. Borrower shall be given one conformed copy, of the Note and of this Security Instrument.

177: Transfer of the Property or a Beneficial Interest in Borrower. Walk or any part of the Property or any

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SPACIFICIAS MYBELLAS, ICIO., SE CLOUD, MELGOSOV (1-800-397-2-44) LODIM MO 1914-2-12-94-

interest in it is sold or transferred for it a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent. Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by tederal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower,

18. Börrower's Right to Reinstate. If Börrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17,

19. Sale of Note; Change of Boan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times with the note to Borneyer. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security-Instrument. There also may be one or more changes of the Loan Servicer unrelated from sale of the Note, If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 12 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances: Borower stalland conseyor pensioned use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do; anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary,

Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum/products, toxic pesticides and herbicides, volatile solvents, materials continue asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, Environmental Law socials tederal laws and laws of the jurisdiction where the Property is located that relate to health safety or environmental protection.

Non-Uniform Covenants. Borrower and lender turber coverent and agree as follows:

- 21. Acceleration; Remedies. Lender shallgive notice to Borrower prior to acceleration following Borrower's threach of any covenant or agreement in this Secority distributes (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The motive study see by: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default oncor before the date specified in the notice may result in acceleration of the sums-secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform#Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceedings the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the defaultising toured on or before the date specified in the notice, Lender at its option may require immediate payments in full of all sums secured by this Security Instruments without further demand and may forcelose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys fees and costs of title evidence.
- 221 Rélease. Upon payment of all sums secured by this Security Instrument, Bender shall release this Security Instrument without charge to Borrower.

23! Waiver of Valuation and Appraisement. Borrower waives all right of valuation and appraisement.

24: Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with

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supplement the covenants and agreements of Instrument. [Check applicable box(es)]	greements of each such rider shall be incorp of this Security Instrument as if the rider	porated into and shall amend and (s) were a part of this Security
☐ Adjustable Rate Rider ☐ Graduated Payment Rider ☐ Balloon Rider ☐ Other(s) [specify]	☐ Condominium Rider ☐ Planned Unit Development Rider ☐ Rate Improvement Rider	☐ 1-4 Family Rider ☐ Biweekly Payment Rider ☐ Second Home Rider
By Signing Below, Borrower accepts and in any rider(s) executed by Borrower and re	and agrees to the terms and covenants contactorded with it.	ained in this Security Instrument
	~ / . / /.	
	LOUIS WOUCIK	-Borrower
I	OCUPPIE TUIL Sunber	07 , 42 <u>-9916</u>
	TOFFICIAL!	Scal)
This Doc	ument is the property of	-Riverower
the La	ike County Recorder! Social Security Number31	04-42-3843:
Space	Below This Line For Acknowledgment	
STATE OF INDIANA, LAKE		
Before me,The lma Jean Carter day ofMarch, 1993 AND WIFE.	Y a Notary Public this	3rd
day of March, 1993	LOUIS.WOJCIKANDURS	SULA MOJCIK HUSBAND
ANDWIFE	acknowledged the exec	intion of the annexed mortgage.
WITNESS my hand and official seal.	Signal of the second of the se	
	Melona John	alli
My commission expires:	Notary Public	
September 17, 1996		
	Thelma Jean Carter	***************************************
	Type or Print Name	
Ro	esident ofLake	County, Indiana
This instrument was prepared by:		
DONNA A. KLINE, ASST. VICE PRES., FNBEC		