CP/GM/TICOR

RECORD AND RETURN TO: LAKE MORTGAGE COMPANY, INC. P.O. BOX 10768 MERRILLVILLE, INDIANA 46411-0768

93044525

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[Space Above This Line For Recording Data]

MORTGAGE THE TERMS OF THIS LOAN 056847 CONTAIN PROVISIONS WHICH WILL REQUIRE A BALLOON PAYMENT AT MATURITY.

THIS MORTGAGE ( Security Instrument ) is given on JULY PAULA A. LEMPART

. The mortgagor is:

## NOT OFFICIAL!

This Document is the property of

(#Borrower"). This Security Instrument in given toke County Recorder! LAKE MORTGAGE COMPANY, INC.

which is organized and existing under the laws of THE STATE OF address is 4000 WEST LINCOLN HIGHWAY

MERRILLVILLE, INDIANA 46410: NINETY' EIGHT THOUSAND SIX HUNDRED

AND 00/100

98,600.00 Dollars (U.S. S This debt is evidenced by Borrower's note dated the sampadate as this Security Instrument ("Note"), which provides for, AUGUST 1 2000 monthly payments, with the full debt, if not paid earlier, our and payable on

This Security Instrument secures to Lender: (a) the research of the test evidenced by the Note, with interest, and all renewals, extensions, and modifications, of the Note; (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, Berrower does bereby mortgage, grant and convey to Lender the following County, Indiana: described property located in LAKE

SEE ATTACHED RIDER FOR LEGAL DESCRIPTION

PERMIT 45 - 146A BARY LAKE MORTGAGE CO., INC.

("Lender"). Borrower ower Lender the principal auni of

The Intengibles tax on this instrument is: paid direct to the Intangibles Tax Division In accordance with Ch. 153, Acts, 1957. OFFICIAL PERMIT STAMP Approved by Intangibles Tax Division

which has the address of 1548 WEST 93RD COURT, CROWN POINT 46307 ("Property Address"): Indiana. Zio Codel

[Street, City]...

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MIDIANA-Single Family-Famile Mae/Freddie Mac UNIFORM INSTRUMENT -GR(IN) (9101)

VMP MORTGAGE FORMS - (313)283-8100 - (800)521-7291

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 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.

UNIFORM 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 lien 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, 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 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 loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Action 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, 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 held in an institution whose deposits are insured by a federal agency, instrumentality, or entity

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) on intarty Federal I omethors that a fender shall apply the Funds to pay the Escrow Items. Lender may not charge Berrower 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 unds held by Lender at any time is not sufficient to pay the Escrow Items when due, Render may so notify Borrower in writing said, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency in no more than twelve monthly payments, at Lender's sole 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 paying apply 21, Lender shall acquire of sell the Property, Lender, prior to the acquisition or sale of the Property; shall apply any Funds held by Lender at the three of sequisition or sale as a credit against the sums secured by this Security Instrument.

- 3. Application of Payments. Unless applicable law provides 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. If 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?.

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, Lender 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, iff. under paragraph 21 the Property is acquired by Lender, Borrower's rightito any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the strent of the sums secured by this Security, 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 county the Property as Porrover's principal residence for at least one year after. the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not telestroy, 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 freith 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 leasehold, Borrower acquires fee title to the Property, the leasehold 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 Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal 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 lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys? fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, L'ender 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 cost to Borrower of 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 inteffect: Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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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 loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give

Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation: The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security. Instrument, whether or not then due, with any excess 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 is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless 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 fraction: (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. Any balance shall be 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 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 Borrower, or if after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given; Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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 persuaphed and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security instrument granted by Lender to any successor in interest of Borrower shall not operate to release 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 demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender intexercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mor gage; grant and convey that Borrower'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 Jender and engage the Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges, If the loan secured by this Security Instructor is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charges that be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making, a direct payment to Borrower. If no reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note;

14. Notices: Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this 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 federal law and the law of the jurisdiction in which the Property is located. In the event that any provision of clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

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17; Transfer of the Property of a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if 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 federal 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.

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

18. Borrower's Right to Reinstate. If Borrower 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 right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Nôte; Change of Loan Servicer, The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. 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 for more changes of the Loan Servicer unrelated to a 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 payments should be made. 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. Borrower shall not cause or permit the presence, 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 1999.

As used in this paragraph, 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gesoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing aspectos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal 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 further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (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 on or 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 proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose 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.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower.

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

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ecurity instrument, the covenant	s and agreements of each su	ch rider shall be incorn	by Borrower and recorded sorated into and shall ame	nd and supplement
ne covenants and agreements of ti	his Security Instrument as i	f the rider(s) were a par	rt of this Security Instrume	at.
Check applicable box(es)]		ment is		
Adjustable Rate Rider	Condomir	ium Rider	1-4 Family Rider	
Graduated Payment Rider  XX Balloon Rider	r Charlenge	Init-Development Rider	Biwookly Paymo	
V.A., Rider	This Document	ovement kider	Second Home Ri	der
V.A.7Ridel:				
	the Lake Cou	inty Recorder	•	
BY SIGNING BELOW, Bor	rower accepts and agrees to	the terms and covena	nts contained in this Secur	ity Instrument and
any rider(s) executed by Borrov Vitnesses:	ver and recorded with it.	1 1		<u></u>
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rate of indiana,	LAKE	C	County iss:	
On this 2ND da nd for said County apersonally ap	y of JULY	, <u>1,993</u> ; "bel	fore me, the undersigned,	a Notary Public in
PAULA A. LEMPART			•	
PAULA A'. LEMPART	.151 exc1;	, and acknowledge	ed the execution of the for	egoing instrument.
PAULA A. LEMPART WITNESS my hand and office	ciál scál:	, and acknowledge	ed the execution of the for	egoing instrument.
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#### RIDER:- LEGAL DESCRIPTION

PART OF TRACT 3 IN FIELDSTONE CROSSING TOWNHOMES UNIT ONE, A PLANNED UNIT DEVELOPMENT IN THE CITY OF CROWN POINT, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 73 PAGE 26, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF SAID TRACT 3; THENCE NORTH OO DEGREES OO MINUTES 58 SECONDS WEST ALONG THE WEST LINE OF SAID TRACT 3, 143:19 FEET; THENCE CONTINUING NORTH OO DEGREES OO MINUTES 58 SECONDS WEST ALONG SAID WEST LINE, 33.46 FEET; THENCE NORTH 80 DEGREES 31 MINUTES 24 SECONDS EAST, 110.9 FEET TO THE NORTHERLY LINE OF SAID TRACT 3; THENCE SOUTH 47 DEGREES 18 MINUTES 32 SECONDS EAST ALONG SAID NORTHERLY LINE, 15.65 FEET TO A POINT OF CURVE; THENCE ALONG THE EASTERLY LINE OF SAID TRACT 3% BEING SAID CURVE, HAVING A RADIUS OF 44 FEET, A CHORD LENGTH OF 24.48 FEET AND A CHORD BEARING OF THE SOUTH 23 DEGREES 04 MINUTES 14 SECONDS WEST A LENGTH OF 24.81 FEET; THENCE SOUTH 80 DEGREES 31 MINUTES 24 SECONDS WEST 112.8 FEET TO THE POINT OF BEGINNING, COMMONLY KNOWN AS UNIT 3-5, 1548 WEST 93RD COURT.



### BALLOON/RIDER! (CONDITIONAL! RIGHT TO REFINANCE)

056847

THIS BALLOON RIDERNIS made this 2ND day of: JULY ,, 1993; and is incorporated into and shell be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to LAKE MORTGAGE COMPANY, INC.

(the "L'ender") of the same date and covering the property described in the Security Instrument and located at: 1548 WEST 93RD COURT CROWN POINT, INDIANA 46307

(Property: Address)

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date." I understand the Lender may, transfer, the Note; Security instrument and this Rider. The Lender or anyone who takes the Note, the Security instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument of the Note):

#### CONDITIONAL RIGHT TO REFINANCE

At the maturity date of the Note and Security Instrument (the "Maturity Date"), I will be able to obtain a new loan ("New Loan") with a new Maturity Date of AUGUST 1 , 2023 and with an interest rate equal to the "New Note Rate" determined in accordance with Section 3 below if call the conditions provided in Section 2 and 5 below are met (the "Conditional Refinencing Option"). If those conditions are not met, I understand that the Note Holder is under no obligation to refinence or modify the Note, or to extend the Maturity Date, and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.

2....CONDITIONS TO OPTION

These conditions are: (1) I (must still) be the powner and occupant of the property subject to the Security Instrument (the Property"); (2) If must be current in my monthly payments and competitive property subject to the Security Instrument (the scheduled monthly payments immediately proceeding the Naturity Deta; (3) no lien against the Property (except for taxes and special assessments not yet due and payable) other than that of the Security Instrument may exist; (4) the New Note Rate cannot be more than 5 percentage points appreciate in Note Rate; and (5) it must make a written request to the Note Holder as provided in Section 5 below.

3 CALCULATING THE KEY NOTE RATE Lake County Recorder!

The New Note Rate will be affixed rate of interest equal to the Federal National Mortgage Association's required net yield for 30-year fixed rate mortgages subject to a 60-day mandatory delivery commitment, plus one—half of one percentage point (0.5%), rounded to the nearest one—eighth of one percentage point (0.125%) (the New Note Rate). The required net yield shall be the applicable net yield in offection the date and time of day, that the Note Holder receives notice of my election to exercise the Conditional Refinancing Option. If this required net yield is not available, the Note Holder will determine the New Note Rate by using comparable information.

#### 4. CALCULATING THE NEW PAYMENT AMOUNT

Provided the New Note Rate as calculated in Section 3 above is not greater then Specially points above the Note Rate and all other conditions required in Section 2 above are satisfied, the Note Holder will determine the amount of the monthly payment that will be sufficient to repay in full (a) the unpote being payment that will be sufficient to repay in full (a) the unpote being payment that will be sufficient to repay in full (a) the unpote being payment but unpeld interest, plus (c) all other sums is will owe under the Note and Security instrument on the Maturity Octo (assuming my monthly payments) the result of this calculation will be the amount of my new principal and interest payment every month until the New Note is fully paid.

5 EXERCISING THE CONDITIONAL REFINANCING OPHION

The Note Holder will notify me at least 60 calendar depeth example of the Maturity Date and advise me of the principal, accrued but unpaid interest, and all other sums it am expected to owe on the Maturity Date. The Note Holder also will advise me that I may exercise the Conditional Refinancing Option if the conditions in Section 2 above are met. The Note Holder will provide my payment record information, together with the name, title and address of the person representing the Note Holder that I must notify in order to exercise the Conditional Refinancing Option. If I meet the conditions of Section 2 above, I may exercise the Conditional Refinancing Option by notifying the Note Holder no later than 45 calendar days prior to the Maturity Date. The Note Holder will calculate the fixed New Note Rate based upon the Federal National Mortgage Association's applicable published required net yield in effect on the date and time of day notification is received by the Note Holder and as calculated in Section 3 above. I will then have 30 calendar days to provide the Note Holder with acceptable proof of my required ownership, occupancy and property lien status. Before the Maturity Date the Note Holder will advise me of the new interest rate (the New Note Rate), new monthly payment amount and a date, time and place at which it must appear to sign any documents required to complete the required refinancing. I understand the Note Holder will charge me reasonable fees and the costs associated with exercising the refinance option.

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and covenants contained in this Balloon Rider.	ccepts and agrees to the terr	BY SIGNING BELOW, Borrower
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# PLANNED UNIT DEVELOPMENT RIDER

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the "Lender") of the same date and covering the Property described in the Security Instrument and Stated at the ST SARD COURT, CROWN POINT, INDIANA 46307.  Its Property includes, but is not inited to, a parcel of lend improved with a dwelling, together with the result parcels and certain common areas and facilities, as described in the Security is a part of a planned unit development known as Itt DSTONE CROSSING  It Property is a part of a planned unit development known as Itt DSTONE CROSSING  In Property is a part of a planned unit development known as Itt DSTONE CROSSING  In PUD COVENANTS, in addition to the common areas and facilities of the PUD (the "Owner association") and the uses, benefits and proceeds of Borrower's interest for the PUD (the "Owner association") and the uses, benefits and proceeds of Borrower's interest.  PUD COVENANTS, in addition to the common areas and facilities of the PUD (the "Owner association") and the uses, benefits and proceeds of Borrower's interest.  PUD COVENANTS, in addition to the common areas and facilities of the PUD (the "Owner and Lender further; covenant and agree as follows:  A PUD COVENANTS, in addition to the covenants and gree as follows:  A PUD COVENANTS, in addition to the covenants and of Serrower's obligations under the PUD (the "Owner and Lender further; covenant and signess of the public of the publ	Borrower') to secure Borrower's Note to	f the same date, given by the undersigned time
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