

KNOW ALL MEN BY THESE PRESENTS: THAT REGIONAL FEDERAL CREDIT UNION A CORPORATION ORGANIZED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF THE UNITED STATES AND HAVING ITS OFFICE AND PRINCIPAL PLACE OF BUSINESS IN THE CITY OF HAMMOND, AND STATE OF INDIANA, PARTY OF THE FIRST PART, FOR VALUE RECEIVED, HAS GRANTED, BARGAINED, SOLD, ASSIGNED, TRANSFERRED AND SET OVER AND BY THESE PRESENTS DOES GRANT, BARGAIN, SELL, ASSIGN, TRANSFER AND SET OVER UNTO:

CUNA MORTGAGE CORPORATION

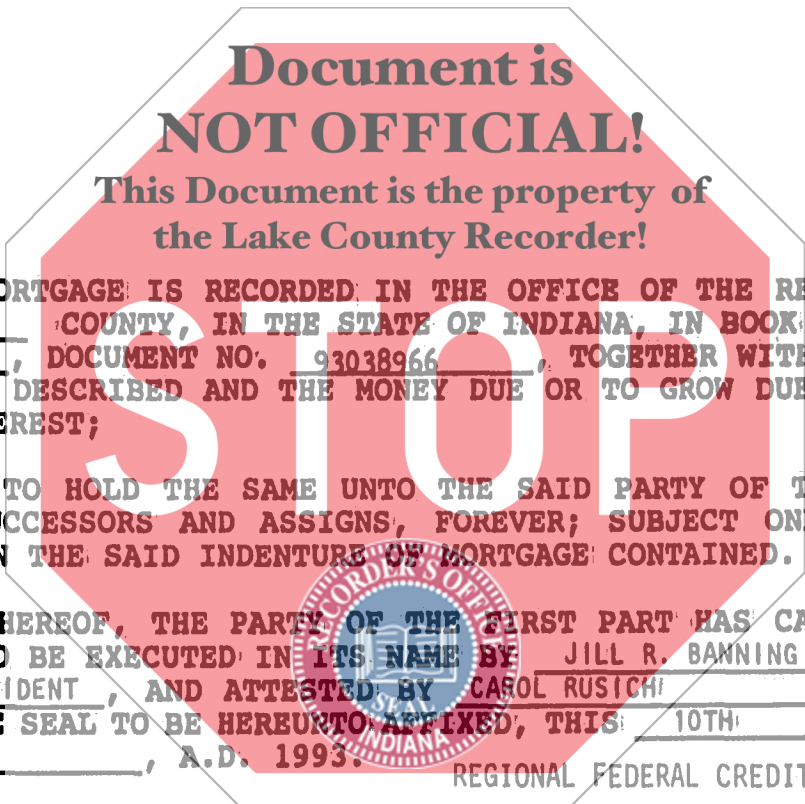
PARTY OF THE SECOND PART, ITS SUCCESSORS AND ASSIGNS, A CERTAIN INDENTURE OF MORTGAGE DATED THE 10th DAY OF JUNE A.D. 1993, MADE BY LLOYD B. COWART & NANCY L. COWART HUSBAND & WIFE

TO IT, SECURING THE PAYMENT OF ONE PROMISSORY NOTE THEREIN DESCRIBED FOR THE SUM OF Fifty-One Thousand and 00/100 DOLLARS, (\$ 51,000.00) AND ALL ITS RIGHTS, TITLE AND INTEREST IN AND TO THE PREMISES SITUATED IN THE COUNTY OF LAKE STATE OF INDIANA, AND DESCRIBED IN SAID MORTGAGE AS FOLLOWS, TOWIT:

LOTS 20 AND 21, BLOCK 5, MADISON TERRACE, IN THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 15, PAGE 8, IN LAKE COUNTY, INDIANA.

JUN 21 9 56 AM '93
SARAH WILKICH
RECORDER

STATE OF INDIANA
LAKE COUNTY
FILED



WHICH SAID MORTGAGE IS RECORDED IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, IN THE STATE OF INDIANA, IN BOOK NO. PAGE , DOCUMENT NO. 93038966 , TOGETHER WITH THE SAID NOTE THEREIN DESCRIBED AND THE MONEY DUE OR TO GROW DUE THEREON, WITH THE INTEREST;

TO HAVE AND TO HOLD THE SAME UNTO THE SAID PARTY OF THE SECOND PART, ITS SUCCESSORS AND ASSIGNS, FOREVER; SUBJECT ONLY TO THE PROVISIONS IN THE SAID INDENTURE OF MORTGAGE CONTAINED.

IN WITNESS WHEREOF, THE PARTY OF THE FIRST PART HAS CAUSED THIS INSTRUMENT TO BE EXECUTED IN ITS NAME BY JILL R. BANNING EXEC. VICE-PRESIDENT , AND ATTESTED BY CAROL RUSICH , AND ITS CORPORATE SEAL TO BE HEREUNTO AFFIXED, THIS 10TH DAY OF JUNE , A.D. 1993.

REGIONAL FEDERAL CREDIT UNION

BY: Jill R. Banning
JILL R. BANNING, EXEC. VICE-PRESIDENT

ATTEST: Carol Rusich
CAROL RUSICH

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR THE COUNTY AND STATE AFORESAID, THIS 10TH DAY OF JUNE , 1993, PERSONALLY APPEARED JILL R. BANNING , EXEC. VICE-PRESIDENT AND CAROL RUSICH RESPECTIVELY, AND ACKNOWLEDGED THE EXECUTION OF THE FOREGOING INSTRUMENT.

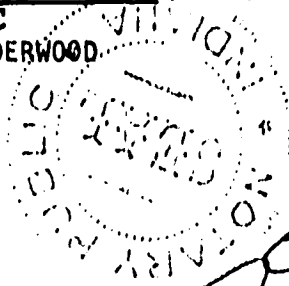
Linda G. Underwood
NOTARY PUBLIC
LINDA G. UNDERWOOD

MY COMMISSION EXPIRES: 4/1/96

COUNTY OF RESIDENCE: PORTER

THIS INSTRUMENT PREPARED BY: DEBORAH E. CLAPP

RETURN TO: CREDIT UNION MTG SERVICES
2476 W. LINCOLN HWY.
MERRILLVILLE, IN. 46410



Handwritten initials 'CK' in the bottom right corner.