

Account No. 2332030996

This instrument was prepared by:  
**FIRST UNION HOME EQUITY BANK, N. A.**

(Name)  
9247 Broadway, Ste. E  
Merrillville, IN 46410  
(Address)

### MORTGAGE

THIS MORTGAGE is made this 05/26/1995 day of 05/26/1995, between the Mortgagor, Leonard Lucafo Jr & Chaya Lucafo (herein "Borrower"), whose address is 6707 Jackson St Merrillville IN 46410 and the Mortgagee, FIRST UNION HOME EQUITY BANK, N. A. a national banking association organized and existing under the laws of the United States of America, whose address is CONS-14 0361 CHARLOTTE, NC 28288 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$1600.00, which indebtedness is evidenced by Borrower's note dated 05/26/1995 and extensions, renewals and modifications thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on 06/15/2000;

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 39, in Turkey Creek Meadows, Unit No. 1, in the Town of Merrillville, as per plat thereof recorded in plat Book 33 page 32, in the Office of the Recorder of Lake County, Indiana.



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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

RECORDER

which has the address of 6707 Jackson St Merrillville IN 46410  
(Street) (City) (State) (Zip Code)

(herein "Property Address");

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."

Any Rider ("Rider") attached hereto and executed of even date is incorporated herein and the covenant and agreements of the Rider shall amend and supplement the covenants and agreements of this Mortgage, as if the Rider were a part hereof.

Borrower covenants that Borrower is lawfully seized 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.

*Handwritten initials*