LENDER: CTX MORTGAGE COMPANY BORROWER (S): REGINA M. POSEY

PROPERTY: 6329 E. 3RD AVE., GARY, INDIANA 46403

LOAN NO.: 214710037

DATE: 4/24/97

CASE NO.: 151-5127708-703

97026636

LARUECHINAVA 3701 GRAND AVE, STE, #E 97 APPEDENCED IBL 250031

OCCUPANCY AFFIDA WORRIS VA CARTER RECORDER

igned

Borra		me, the undersigned duly author tho upon being duly sworn on or	zed to take acknowledgments and administer oaths, personally appeared the undersign th stated the following:	:d
1.1	(30) da	the Note and Mortgage will to al residence or will be occupied ys after the Property shall first	wer (s)'s Primary Residence. This means at least one of the Borrowers who executes to each occupy the Property. The Property is now occupied as Borrower (s) 's Borrower ('s)'s principal residence no later than thirty (30) days after this date or this ecome ready for occupancy as a habitable dwelling, whichever ention that is contrary to this representation.	
1.2	()		wer (s)'s Secondary Residence. A Secondary Residence is a single family property pied by at least one of the undersigned Borrower (s) in addition to his/her/their be income producing.	
1.3	()	or Secondary Residence by an resides, uses and claims anoth	nent Property. The Property will not be occupied or claimed as a Primary of the Borrowers, and may produce revenue. Each Borrower (s) now owns, reproperty or properties as Borrowers (s)'s residential and/or business homestead rethe Constitution and laws of the State of	
2.	present will not investm	intention to sell, lease, rent or of have any other permanent and tent purpose. Borrower (s) agr	roperty is his/her/their Primary Residence, Borrower (s) represents that i/we have no nerwise dispose of said /residence, and that upon occupancy of said Residence I/we rimary Residence. I/we also represent that the Residence is not to be used for an esto furnish upon Lender's request evidence satisfactory to Lender of my/our continuur permanent full residence.	
3.	Lender occupar nify Le reasona my/our to receive	has advised me/us that it has on ney status not be as represented nder and hold ble attorneys' fees, to which Lef failure to provide the correct re ve from Borrower (s) an amount	ginated the Loan in reliance upon the occupancy status indicated above. Should the bove, and in consideration of Lender making the Loan, I/we hereby agree to indemfrom and against any and all loss, damage, liability or expense, including costs and der may be put or which Lender may incur by reason of or in connection with resentation as to occupancy. Borrower (s) understands that Lender may be entitled sufficient to reduce the principal amount of the Loan to the maximum amount applicable regulations or industry guidelines.	
4.		ver (s) also underst <mark>ands</mark> that any I penalties, under a <mark>pplicable</mark> stat	false statements, misrepresentations or material omissions may result in civil and and federal laws including:	
			18 United States Title Code Section 1010:	
5	√The agr	of such administration makes, passe \$10,000.00 or imprisoned not more th	saction, "provides whoever, for the purpose of influencing in any way the action utters or publishers any statement knowing the same to be false. shall be fined not more in five (5) years, or both." Therein shall survive the closing of the Loan.	
)	and the same	APR 29 1997	
(Borry	wer) RE	GINA M. POSEY	(Borrower) SAM ORLICH AUDITOR LAKE COUNTY	
(Borro	ower)		(Borrower)	
	STATE		001692	
COU	NTY O	LAKE		

Regina M. Posey BEFORE ME, the undersigned authority, on this day appeared , known to me to be the person (s) whose name (s) subscribed to the foregoing instrument, and acknowledged to me that executed the same for the purposes and consideration therein

, 19 97 GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 24th day of April

MY COMMISSION EXPIRES:

00.

Notary Public) State of Kim A. Diaz Lake County Resident

HOLD FOR FIRST AMERICAN TITLE