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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

97 DEC 17 AM 9: 23

MORRIS W CARTER

REAL ESTATE MORTGAGE (Not for Purchase Money)

Mortgage Date DECEMBER 1, 1997

CONSIDERATION AND GRANT OF MORTGAGE

This mortgage is made on the date listed above between the parties listed below. Mortgagor(s) mortgages and warrants to the Mortgagee, its successors and assigns, the land and property located and described as noted below, together with all interests in the property or right, privilege or improvement belonging or passable with the property, easements and rights-of-way of the property and all the buildings and fixtures. Mortgagor(s) owes the Mortgagee the principal sum of

TEN THOUSAND AND 00/100), as evidenced by a Note dated the same date as this Real Estate Mortgage, which provides (US\$ 10,000.00 for periodic payments, with the full debt, if not paid earlier, due and payable on DECEMBER 25, 2002 (Maturity Date).

PROPERTY DESCRIPTION

THE EAST 32 FEET OF LOT 31 AND THE WEST 20 FEET OF LOT 30, BLOCK "A", INCLUDING THAT PORTION OF VACATED 16 FOOT ALLEY ADJOINING SAID LOTS TO THE NORTH, MILLER DUNES ADDITION TO GARY. AS SHOWN IN PLAT BOOK 22, PAGE 51, IN LAKE COUNTY, INDIANA.

MORTGAGOR(S)			MORTGAGEE	
NAME(S)		NAME		
RACHEL S: COOPER			Indiana University Employees Federal Credit Union	
ADDRESS		ADDRESS 105 East Winslow Road		
6610 EAST THERD	AVENUE			
CITY GARY			CITY Bloomington	
COUNTY	STATE INDIANA	ZIP 46403	COUNTY STATE Monroe Indiana	ZIP 47401
PRINCIPAL AMOUNT				
TEN THOUSAND AND	00/100		Dollars S 10,000	.00

COLLATERAL FOR ACCOUNT. This Mortgage is given to secure the agreements specified in this Mortgage as well as the note between Mortgagor(s) and Mortgagee which this Mortgage secures.

PAYMENT. The Mortgagor(s)s will pay all indebtedness secured by this Mortgage according to the terms of the Note between Mortgagor(s) and Mortgagee which is secured by this Mortgage.

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COLLATERAL PROTECTION. The Mortgagor(s) will keep all the property mortgaged in good repair and will keep it insured for Mortgagee's protection with an insurer of Mortgagor's choice. The Mortgagor(s) will pay all taxes, assessments and other charges when they are due.

DUE ON SALE. In the event the Mortgagor(s) shall sell, assign or otherwise transfer their interest in the property, whether by deed, contract, or otherwise, such sale or assignment may, at the Mortgagee's option, constitute a default in the Note and subject that Note to the Mortgagee's right to demand payment in full.

PAYMENT OF SUPERIOR INTERESTS. The Mortgagor(s) will pay all mortgage indebtedness to which this Mortgage is secondary, according to the terms of such obligation(s), and in no way will cause such other indebtedness to be declared in default.

FORECLOSURE COSTS. Mortgagor(s) agree to pay, and this Mortgage shall secure, the payment of all costs of foreclosure, including, but not limited to, reasonable attorney fees, costs of abstract, title insurance, court costs, and advertising costs.

POWER OF SALE. The Mortgagor(s) grant to Mortgagee a power of sale, including any statutory procedure for foreclosure of a mortgage by advertisement, which Mortgagee may use directly or indirectly to sell mortgaged property if Mortgagor(s) default on the payment of any indebtedness secured by this Mortgage or commit any other act or omission as specified in the Note which is secured by this Mortgage. The Mortgagor(s) hereby waive and release all rights under any homestead or exemption law that might otherwise affect the real estate being mortgaged hereunder.

might otherwise affect the real est		
SIGNATURE(S) - MORTGAGO	OR(S)	
By signing below, Mortgagor(s) as	cept and agree to the terms and	covenants contained in this Mortgage, X
Mortgagor's Signature	RACHEL S. COOPER	Mortgagor's Signature
NOTARIZATION		The state of the s
STATE OF INDIANA)) SS:	
COUNTY OF LAKE		
on this 1st day of said County, personally appeared her, or their free act and deed. My Commission Expires:	PATRICIA A IERIN NOTARY PUBLIC STATE O PORTER COUNT	Y NODAWA TOMAY TUDIO 5 SIGNATURA
	MY COMMISSION EXP. JU	NE 6,1999 RA DI E Z County, Indiana
	우리 가다 내용하는 함께 살아 있다는 하는 하는 다니다.	