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MORIS W. CARTER
RECORDER

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on September 24, 1999. The mortgagor is Daniel L. Lelito and Susan L. Lelito, husband and wife

("Borrower"). This Security Instrument is given to LAKE FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND

which is organized and existing under the laws of THE UNITED STATES OF AMERICA

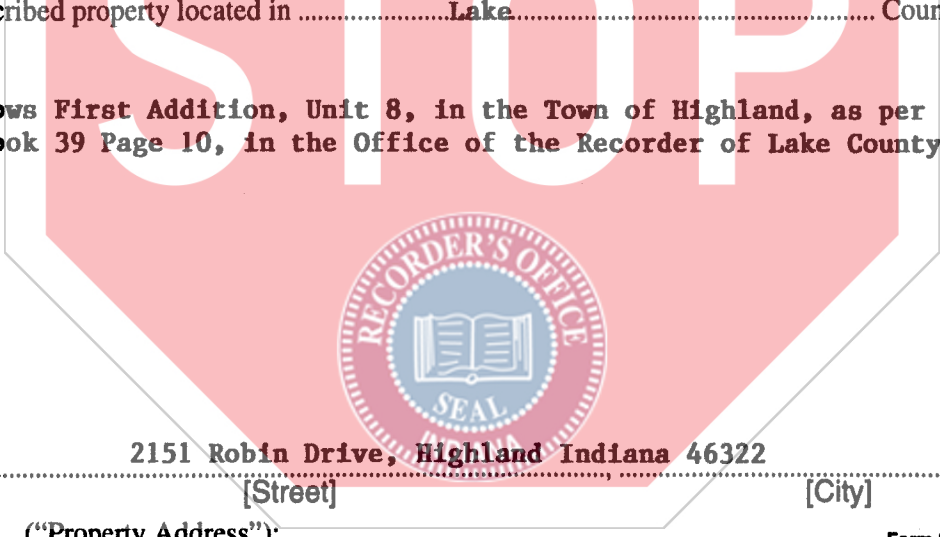
and whose address is 7048 KENNEDY AVENUE, HAMMOND, INDIANA 46323

("Lender"). Borrower owes Lender the principal sum of One Hundred Twenty-Six Thousand and no/100ths

Dollars (U.S. \$126,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on October 1, 2004.

This Security Instrument secures to Lender: (a) the repayment of the debt 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, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Lake County, Indiana:

Lot 56 in The Meadows First Addition, Unit 8, in the Town of Highland, as per plat thereof, recorded in Plat Book 39 Page 10, in the Office of the Recorder of Lake County, Indiana.



which has the address of 2151 Robin Drive, Highland Indiana 46322

[Street] [City]
Indiana [Zip Code] ("Property Address");

Form 3015 9/90



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[Handwritten initials]

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INDIANA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Bankers Systems, Inc., St. Cloud, MN Form MD-1-IN 11/7/96

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