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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORDER

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MORRIS W. CARTER
RECORDER

WHEN RECORDED MAIL TO:

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VAN NUYS, CALIFORNIA 91410-0266

LOAN #: 2575080
ESCROW/CLOSING #: 00018340

FHA Case No.
IN1515829054703

State of Indiana

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on September 23, 1999. The Mortgagor is RICHARD GARZA, AN UNMARRIED MAN

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("Borrower"). This Security Instrument is given to COUNTRYWIDE HOME LOANS, INC. which is organized and existing under the laws of NEW YORK, and whose address is 4500 PARK GRANADA, CALABASAS, CA 91302-1613

("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED TWENTY THREE THOUSAND NINE HUNDRED SEVENTY EIGHT and 00/100 Dollars (U.S. \$ 123,978.00). 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, 2029.

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 the Lender the following described property located in LAKE County, Indiana: THE EAST 28.00 FEET BY PARALLEL LINES, OF THE WEST 57.50 FEET BY PARALLEL LINES, OF LOT 9 IN BLOCK 2 OF BROADFIELD TOWNHOMES ADDITION, A SUBDIVISION OF TRACT "D", BROADFIELD CENTER IN THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF, RECORDED MARCH 5, 1992 IN PLAT BOOK 72 PAGE 6, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PIN #15-605-2

COMMUNITY TITLE COMPANY
FILE NO 2 18340

23991

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*Comp
#1072
19/99*