

16

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99082532

99 OCT -7 AM 9:21

MORRIS W. CARTER
RECORDER

Jico Hobart 99201932 [Space Above This Line For Recording Data]

AP# EVANSL009/10
LN# 0150435497

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on September 30, 1999 . The mortgagor is Louis Evans, A Single Man

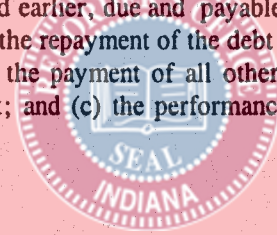
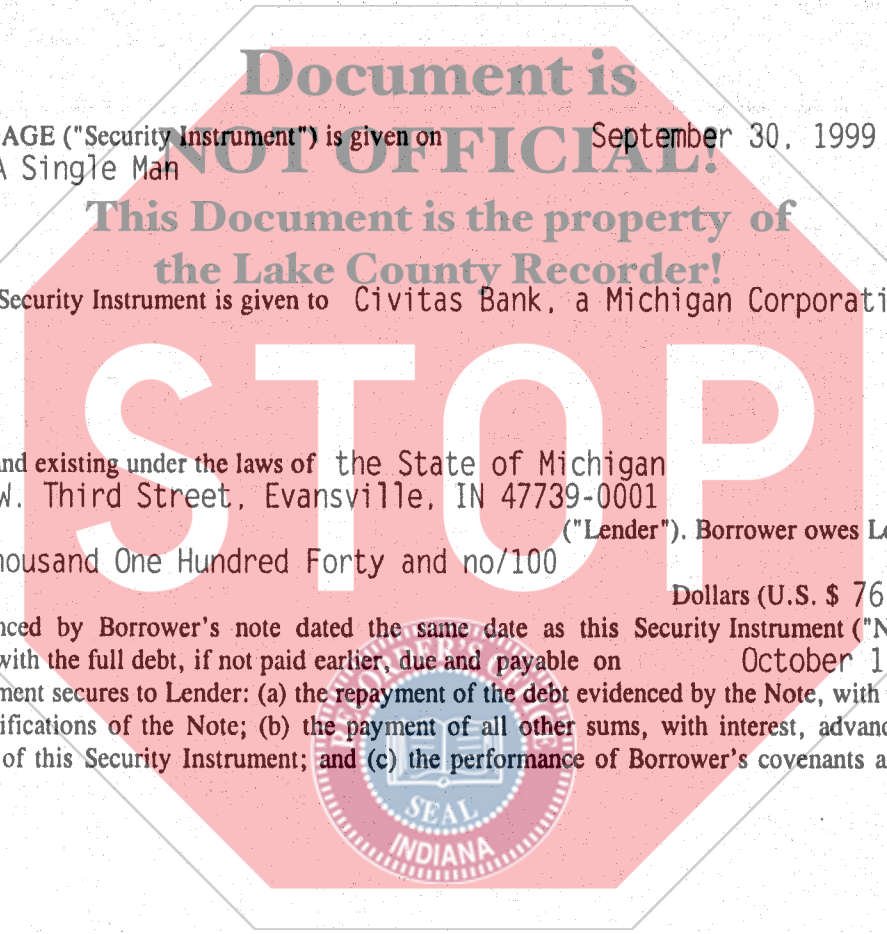
This Document is the property of the Lake County Recorder! ("Borrower"). This Security Instrument is given to Civitas Bank, a Michigan Corporation

which is organized and existing under the laws of the State of Michigan , and whose address is 20 N.W. Third Street, Evansville, IN 47739-0001

("Lender"). Borrower owes Lender the principal sum of Seventy Six Thousand One Hundred Forty and no/100 Dollars (U.S. \$ 76,140.00).

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



39.00 Ti
E.P.