

#19 WHEN RECORDED MAIL TO:

OPTION ONE MORTGAGE CORPORATION
P.O. BOX 57076
IRVINE, CA 92619-7076

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

ATTN: QUALITY CONTROL **99085598**

99 OCT 18 AM 10:52

Loan Number: 041033814
Servicing Number: 216650-2

MORRIS W. CARTER
RECORDER

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 05, 1999 . The mortgagor is

GISELE BOYD

("Borrower").

This Security Instrument is given to
Option One Mortgage Corporation, a California Corporation
which is organized and existing under the laws of CALIFORNIA
and whose address is
3 Ada, Irvine, CA 92618

("Lender").

Borrower owes Lender the principal sum of sixty four thousand
AND NO 100THS Dollars (U.S. \$64,000.00).

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 November 01, 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 Lender the following described property located in Lake County, Indiana:

42-38-18

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF.

LOT 17 IN BLOCK 2 IN CALDWELL & RYAN'S ADDITION TO TOLLESTON, IN THE CITY OF GARY, AS PER PLAT THEREOF, RECORDED OCTOBER 21, 1908 IN PLAT BOOK 7 PAGE 28, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

COMMUNITY TITLE COMPANY
FILE NO L 181010-mv



which has the address of 1547 HOVEY STREET, GARY

[Street, City]

Indiana 46406
[Zip Code]

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

BORROWER COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to

27.00 E.P.
Comm
#1095

gub