

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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99 OCT 20 PM 1:47

MORRIS W. CARTER  
RECORDER

BT#9900415NI

**RECORDATION REQUESTED BY:**

American Savings, FSB  
Dyer  
1001 Main Street  
Dyer, IN 46311

**WHEN RECORDED MAIL TO:**

American Savings, FSB  
Dyer  
→ 1001 Main Street  
Dyer, IN 46311

**SEND TAX NOTICES TO:**

American Savings, FSB  
Dyer  
1001 Main Street  
Dyer, IN 46311

Document is  
**NOT OFFICIAL!**

This Document is the property of  
the Lake County Recorder!  
**MORTGAGE**

**THIS MORTGAGE ("Security Instrument") is given on October 6, 1999. The mortgagor is Karen Linden ("Borrower"). This Security Instrument is given to American Savings, FSB, which is organized and existing under the laws of the United States of America and whose address is Dyer, 1001 Main Street, Dyer, IN 46311 ("Lender"). Borrower owes Lender the principal sum of Sixty Thousand & 00/100 Dollars (U.S. \$60,000.00). 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 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 Lender the following described property located in Lake County, Indiana:**

**Lot 8 in Jarchow's Addition to the Town of Highland, as per plat thereof, recorded in Plat Book 30, Page 76, in the Office of the Recorder of Lake County, Indiana, also the North 1/2 of vacated East and West alley lying South of and adjacent to said lot.**

**which has the address of 2540 Wicker Avenue, Highland, Indiana ("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.**

**THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants**

19.00  
E.P.  
#740