

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MORRIS W. CARTER
RECORDER

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MORTGAGE

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the Lake County Recorder.

THIS MORTGAGE ("Security Instrument") is given on October 15, 1999
Thomas R. Lovejoy

The mortgagor is

("Borrower"). This Security Instrument is given to Citizens Financial Services, FSB

which is organized and existing under the laws of the United States of America
address is 707 Ridge Road, Munster, IN 46321

, and whose

("Lender"). Borrower owes Lender the principal sum of Twenty Thousand and no/100

Dollars (U.S. \$ 20,000.00). 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 15, 2009. 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,

INDIANA Single Family- FNMA/FHLMC UNIFORM INSTRUMENT

Form 3015 9/90 Amended 5/91

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ELF-6R(IN) (0607)

ELECTRONIC LASER FORMS, INC. - (800) 327-0545

Initials: _____

TICOR TITLE INSURANCE C-99207174
Crown Point, Indiana

Return: CAS
5311 Hoffman
Ind.

23.00
C.P.
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