

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MONTELLA CARTER
RECORDER

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MORTGAGE

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THIS MORTGAGE ("Security Instrument") is given on October 14, 1999
Ted P Bryak and Jolan K. Bryak, Husband and Wife

. 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 Eighty Eight Thousand and no/100

Dollars (U.S. \$ 88,000.00). 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,

INDIANA Single Family- FNMA/FILMC UNIFORM INSTRUMENT

Form 3015 9/90 Amended 5/97

ELF-6R(IN) (9607)

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

Initials: JKB

COMMUNITY TITLE COMPANY
FILE NO 218413 NJ

27.00
E.P. COMM
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