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MORTGAGE

FHA Case No.

151-5877276 703B

THIS MORTGAGE ("Security Instrument") is given on OCTOBER 22ND 1999. The Mortgagor is TODD E. HARTMAN, whose address is 928 NORTH LAFAYETTE AVENUE GRIFFITH, IN 46319, ("Borrower"). This Security Instrument is given to U.S. Bank National Association, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 6000 ATRIUM WAY, MT. LAUREL, NEW JERSEY 08054 ("Lender"). Borrower owes Lender the principal sum of NINETY EIGHT THOUSAND ONE HUNDRED NINETY AND 00/100 Dollars (U.S. \$ 98,190.00). 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 01ST, 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; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; (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:

BEING MORE PARTICULARLY DESCRIBED ACCORDING TO A LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

BEING COMMONLY KNOWN AS 928 NORTH LAFAYETTE AVENUE, GRIFFITH, IN 46319.

BEING THE SAME PREMISES CONVEYED TO THE MORTGAGORS HEREIN BY DEED BEING RECORDED SIMULTANEOUSLY HEREWITH; THIS BEING A PURCHASE MONEY MORTGAGE GIVEN TO SECURE THE PURCHASE PRICE OF THE ABOVE DESCRIBED PREMISES.

PREPARED BY: TERESA M. ROGERS

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which has the address of 928 NORTH LAFAYETTE AVENUE GRIFFITH Indiana 46319 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and 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.

9262 6/93 (YINO)

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FHA Indiana Mortgage - 10/95

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