

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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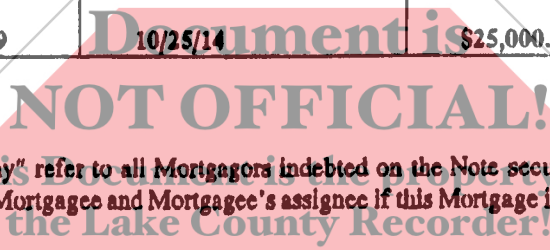
MONICA M. CARTER
RECORDER



The CIT Group/
Consumer Finance, Inc.

REAL ESTATE MORTGAGE

Name and Address of Mortgagor(s): HATTIE B DAVIS ARTHUR LEE DAVIS HUSBAND AND WIFE 1045 STEVENSON ST GARY, IN 46406		Mortgagee: THE CIT GROUP/CONSUMER FINANCE, INC. 377 EAST BUTTERFIELD ROAD SUITE 925 LOMBARD, IL 60148	
Loan Number	Date	Date Final Payment Due	Principal Balance
	10/20/99	10/25/14	\$25,000.00



The words "I," "me" and "my" refer to all Mortgagors indebted on the Note secured by this Mortgage. The words "you" and "your" refer to Mortgagee and Mortgagee's assignee if this Mortgage is assigned.

MORTGAGE OF REAL ESTATE

To secure payment of a Note I signed today promising to pay you the Principal Balance as shown above together with interest at the rate set forth in the Note secured by this Mortgage and any modifications, extensions and renewals thereof, each of the persons signing this Mortgage mortgages, grants and conveys to you the real estate described below, and all present and future improvements on the real estate and all easements, rights, appurtenances and rents, which is located in Indiana, County of LAKE:

which has the address of 1045 STEVENSON ST, GARY
(Street) (City)
Indiana 46406 (the "Premises").
(zip code)

SEE ATTACHED LEGAL DESCRIPTION 'EXHIBIT A'



TERMS AND CONDITIONS:

PAYMENT OF OBLIGATIONS - If I pay my Note according to its terms, this Mortgage will become null and void.

TAXES - LIENS - INSURANCE - MAINTENANCE - I will pay, when they are due and payable, all taxes, security agreements (including mortgages), liens, assessments, obligations, water rates and any other charges against the Premises, whether superior or inferior to the lien of this Mortgage, maintain hazard insurance on the Premises in your favor in a form and amount satisfactory to you and maintain and keep the Premises in good repair at all times during the term of this Mortgage. You may pay any such tax, lien, assessment, obligation, water rates, premium or other charge (including any charge to maintain or repair the Premises) or purchase such insurance in your own name, if I fail to do so.

SEE PAGES 2 AND 3 FOR ADDITIONAL IMPORTANT TERMS

10/20/99 15:08 775890
2-1191A (7/99) Indiana First Mortgage

HLLA:
INDIANA TITLE NETWORK COMPANY
605 NORTH MAIN
MARIETTA, IN 46027
571/026-23

Initial(s) X HLLA X HLLA
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E.P.
CMT
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