

LOAN NO. 21-1095702

SECOND MORTGAGE AGREEMENT

LTIC 00-00881

LAWYERS TITLE INS. CORP.
ONE PROFESSIONAL CENTER
SUITE 215
CROWN POINT, IN 46307

WHEREAS, Sherrie L. Tucker

Is the purchaser of or owner providing rehabilitation of a home on certain real property
2205 Union Street, Lake Station, IN in Lake County,
described as:

Lot 19, Block 4, in East Gary Real Estate Company's Third Addition to
East Gary, as shown in Plat Book 10, Page 9, Lake County, Indiana.

and;

WHEREAS, *HFS BANK, FSB* of Hobart, Indiana received a direct pay subsidy in the amount of
\$ 5,000.00 (Subsidy) under the Home Savings Program (HSP) of the Federal
Home Loan Bank of Indianapolis (FHLBI), subject to the Federal Housing Finance Board, FHFB,
regulations 12 C.F.R. 960.1 et seq. For the purposes of providing funding for Downpayment and
Closing Costs assistance or Owner Occupied rehabilitation of the above mentioned home, and;

WHEREAS, for a period of 5 years (retention period) after the date of the within Agreement the
HSP requires (1) that all purchasers of the Premises qualify as "low and moderate-income
households" or "very low-income households" as defined in 12 C.F.R. 960.1 and (2) that the use
of said Premises otherwise shall remain consistent with the purposes of the HSP, and;

WHEREAS, if any time during said Retention Period the foregoing requirements are not
complied with, *HFS BANK, FSB* will be required to reimburse FHLBI for the amount of the
Subsidy less subsidy forgiven on a prorata basis of the Subsidy for each month that the foregoing
requirements were complied with and;

WHEREAS, Sherrie L. Tucker Purchasers,

2205 Union Street, Lake Station, Indiana 46405 Address

(Collectively the "Undersigned") are purchasers of the above described Premises;

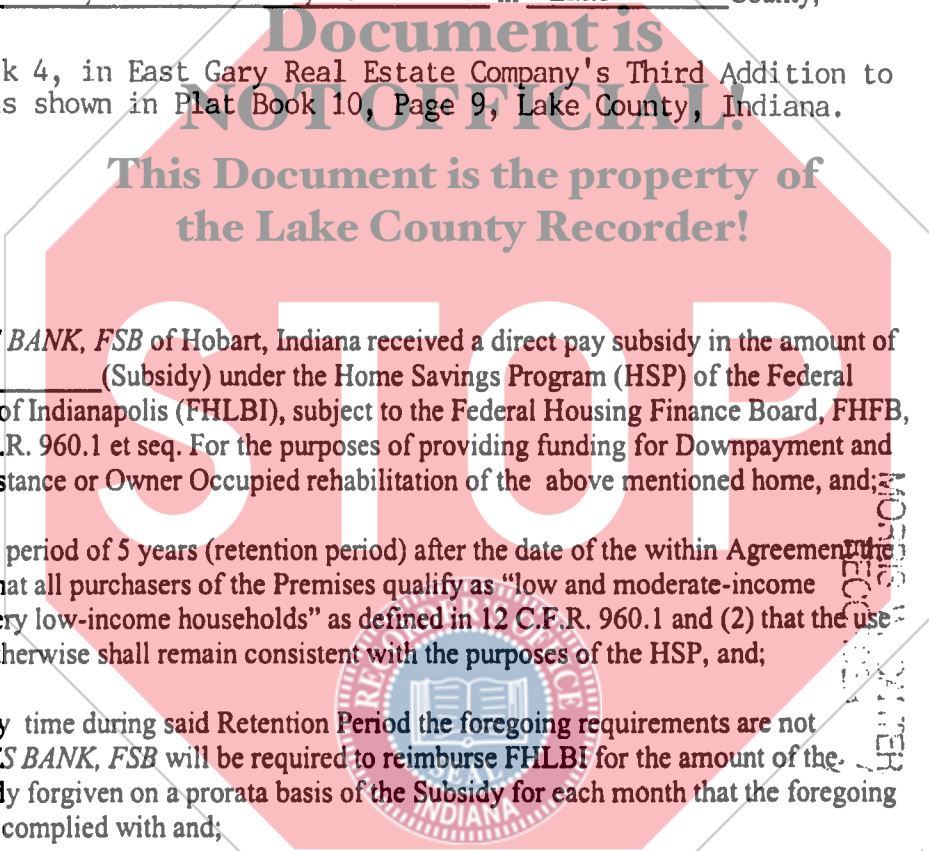
NOW THEREFORE in consideration of the Premises and as an inducement to *HFS BANK, FSB*
disbursing the Subsidy to Purchaser, come the Undersigned and represents and warrants as
follows:

1. That the Undersigned qualifies as a "low-and moderate-income household" or
"very low-income household" as defined in 12 C.F.R. 960.1.

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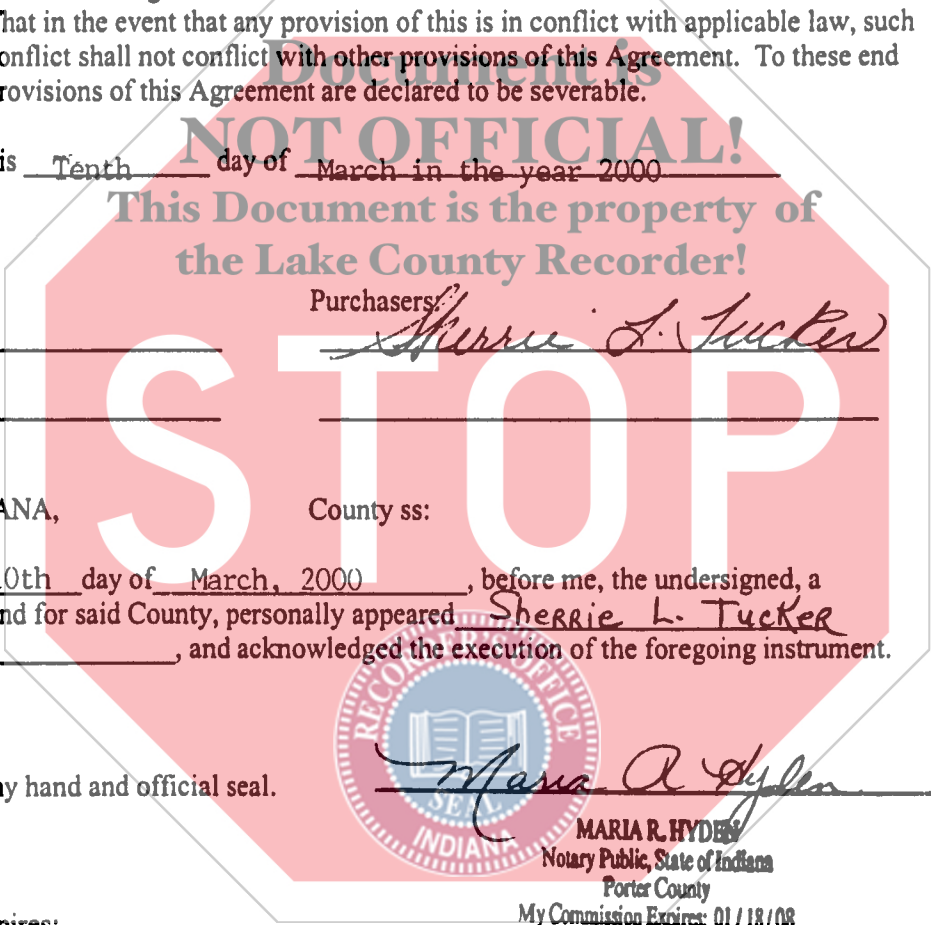
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD



Handwritten signature and initials in the bottom right corner.

2. That if within 5 years of the date of the within Agreement (1) the Undersigned sells the Premises or (2) the Undersigned otherwise uses the Premises in a manner inconsistent with the purposes of the HSP, the Undersigned shall immediately reimburse *HFS BANK, FSB*, from sale proceeds if applicable, for the amount of the Subsidy then owing to the FHLBI as based on the prorata subsidy forgiveness for months that the household was in compliance.
3. That the covenants of the within Agreement shall bind the successors and assigns of the Undersigned.
4. That in the event that any provision of this is in conflict with applicable law, such conflict shall not conflict with other provisions of this Agreement. To these end provisions of this Agreement are declared to be severable.

Signed this Tenth day of March in the year 2000



Witnesses:

Purchasers:

Sherrie L. Tucker

STATE OF INDIANA,

County ss:

On this 10th day of March, 2000, before me, the undersigned, a Notary Public in and for said County, personally appeared Sherrie L. Tucker, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

Maria R. Hyden

MARIA R. HYDEN
Notary Public, State of Indiana
Porter County
My Commission Expires: 01 / 18 / 08

My commission expires:

This instrument prepared by: Brenda K. Trafny