

9

WHEN RECORDED MAIL TO:

OPTION ONE MORTGAGE CORPORATION
P.O. BOX 57076
IRVINE, CA 92619-7076

ATTN: QUALITY CONTROL
Loan Number: 091003911
Servicing Number: 273416-8

2000 021377

STATE OF INDIANA
LAKE COUNTY
FILED

2000 MAR 29 AM 9:37

RECORDED
INDEXED

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on March 21, 2000 . The mortgagor is

RUBEN WASHINGTON JR

("Borrower").

This Security Instrument is given to
Option One Mortgage Corporation, a California Corporation
which is organized and existing under the laws of CALIFORNIA
and whose address is
3 Ada, Irvine, CA 92618

("Lender").

Borrower owes Lender the principal sum of FORTY THOUSAND THREE HUNDRED
AND NO 100THS Dollars (U.S. \$40,300.00).

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 April 01, 2030

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, Borrower does hereby mortgage, grant and convey to Lender the following described
property located in Lake County, Indiana:

35-419-31

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF.

which has the address of 7040 MONTANA COURT,

HAMMOND

[Street, City]

Indiana

46323

[Zip Code]

("Property Address");



IND 22249

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and
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 seised of the estate hereby conveyed and has the right to mortgage,
grant and convey the Property and that 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.

BORROWER COVENANTS. Borrower and Lender covenant and agree as follows: