

**Open End Credit
REAL ESTATE MORTGAGE** (Not for Purchase Money)

MORTGAGE DATE
JUNE 15, 2000

CONSIDERATION AND GRANT OF MORTGAGE

This mortgage is made on the date noted above between the parties listed below. Under this mortgage and related Home Equity Loan Program Account Contract ("Account"), Mortgagee is obligated to make advances on a continuing basis, for twenty-five years, up to the principal amount shown below (Mortgagor's Credit Limit), consistent with the terms of the Account. Any party interested in the details related to Mortgagee's continuing obligation to make advances to Mortgagor(s) is advised to consult Mortgagee directly. In consideration of Mortgagee's obligation to make continued advances to Mortgagor(s) under Mortgagor(s) Account, Mortgagor(s) mortgages and warrants to the Mortgagee, its successors and assigns, forever, the land and property located and described as noted below, together with all interest in the property or right, privilege or improvement belonging or passable with the property, easements and rights of way of the property and all buildings and fixtures.

PROPERTY DESCRIPTION

LOT 2, BLOCK 2, GLEN L. RYAN'S SECOND SUBDIVISION, IN THE CITY OF GARY,
AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 30, PAGE 24, IN THE OFFICE
OF THE RECORDER OF LAKE COUNTY, INDIANA.

MORTGAGOR(S) NAME(S):		MORTGAGEE NAME(S):	
LENETTA SEVIER		Indiana University Employees Federal Credit Union	
ADDRESS: 4721 EAST 6TH AVENUE		ADDRESS: 105 E. Winslow Road	
CITY: GARY		CITY: Bloomington	
COUNTY: LAKE	STATE: INDIANA	ZIP: 46403	COUNTY: Monroe
			STATE: Indiana 47401

PRINCIPAL AMOUNT

FIFTY THOUSAND AND ONE DOLLAR AND 00/100 \$ 50,001.00

COLLATERAL FOR ACCOUNT. This Mortgage is given to secure the agreements specified in this Mortgage as well as the Account Contract between Mortgagor(s) and Mortgagee which this Mortgage secures.
PAYMENT. The Mortgagor(s) will pay all indebtedness secured by this Mortgage according to the terms of the Contract between Mortgagor(s) and Mortgagee which is secured by this Mortgage
COLLATERAL PROTECTION. The Mortgagor(s) will keep all of the property mortgaged in good repair, and will keep it insured for Mortgagee's protection with an insurer of the Mortgagor's choice. The Mortgagor(s) will pay all taxes, assessments and other charges when they are due.
DUE ON SALE. In the event the Mortgagor(s) shall sell, assign or otherwise transfer their interest in the property, whether by deed, contract, or otherwise, such sale or assignment may, at the Mortgagee's option, constitute a default in the Contract and subject that Contract to the Mortgagee's right to demand payment in full.
PAYMENT OF SUPERIOR INTERESTS. The Mortgagor(s) will pay all mortgage indebtedness to which this Mortgage is secondary, according to the terms of such other obligation(s), and in no way will cause such other indebtedness to be declared in default.
FORECLOSURE COSTS. Mortgagor(s) agree to pay, and this Mortgage shall secure, the payment of all costs of foreclosure, including, but not limited to, reasonable attorney fees, costs of abstract, title insurance, court and advertising costs.
POWER OF SALE. The Mortgagor(s) grant to Mortgagee a power of sale, including any statutory procedure for foreclosure of a mortgage by advertisement, which Mortgagee may use directly or indirectly to sell the mortgaged property if the Mortgagor(s) default on the payment of any indebtedness secured by this Mortgage or commit any other act or omission as specified in the Account Contract which is secured by this Mortgage under the provision entitled Account Termination and Acceleration of Amounts Due. The Mortgagor(s) hereby waive and release all rights under any homestead or exemption law that might otherwise affect the real estate being mortgaged hereunder.

SIGNATURES - MORTGAGOR(S)/WITNESSES

Signed and sealed by Mortgagor(s)

X *Lenetta Sevier*
Mortgagor's Signature
LENETTA SEVIER

X _____
Mortgagor's Signature

NOTARIZATION

State of INDIANA

County of Lake

My Commission Expires 6-6-2007

On the Mortgage Date shown above, the named Mortgagor(s) personally appeared before me and acknowledged that the execution of the Mortgage was his, her, or their free act and deed.

ss. Date 6-15-2000

Notary Public's Signature X *Robert A. Herino*

Residing in PORTER County, IN

Notary Public - State of Indiana
My Commission Expires:
June 6, 2007

This Instrument Was Prepared By:
Jeffrey A. Maudlin, Vice President
Indiana University Employees Federal Credit Union
P.O. Box 368
Bloomington, Indiana 47402-0368

When Recorded Return To:
Indiana University Employees Federal Credit Union
105 E. Winslow Road
P.O. Box 368
Bloomington, Indiana 47402-0368

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