

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 053943

2000 AUG -1 AM 9:28

MORRIS W. CARTER
RECORDER

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MORTGAGE
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THIS MORTGAGE ("Security Instrument") is given on JULY 26, 2000 the property of . The mortgagor is

Michael A. Smith and Annette Smith, Husband & Wife

("Borrower"). This Security Instrument is given to BANK CALUMET, NATIONAL ASSOCIATION Bank Calumet

which is organized and existing under the laws of the United States of America , and whose
address is 10322 Indianapolis Blvd., Highland, IN 46322

ONE HUNDRED THIRTY-FIVE THOUSAND AND NO/100

("Lender"). Borrower owes Lender the principal sum of

Dollars (U.S. \$ 135,000.00).

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 AUGUST 1, 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

INDIANA - Single Family
FNMA/FHLMC UNIFORM INSTRUMENT
Form 3015 9/90
Amended 5/91

VMP
6R(IN) (9607)
IN3015 (8/28/97)

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