STATE OF INDIANA LAKE COUNTY FILED FOR ERODIAD

2000 053955

2000 AUG -1 AM 9: 29

MORAIS W. CARTER

[Space Above This Line For Recording Data]

MORTGAGE Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

THIS MORTGAGE ("Security Instrument") is given on Lawrence B Wimmer and Mary L. Wimmer

July 27, 2000

. The mortgagor is

("Borrower"). This Security Instrument is given to

Citizens Financial Services, FSB

which is organized and existing under the laws of the United States of America, and whose address is 707 Ridge Road, Munster, IN 46321 ("Lender"). Borrower owes Lender the principal sum of Fifty Five Thousand Nine Hundred and no/100

Dollars (U.S. \$ 55,900.00). 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 July 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 agreements under this Security Instrument and the Note. For this purpose,

INDIANA-Single Family- FNMA/FHLMC UNIFORM INSTRUMENT

Form 3015 9/90 Amended 5/91

Page 1 of 7

ELF-6R(IN) (9607)

ELECTRONIC LASER FORMS, INC. - (800) 327-0545

initials: T.B.W M. L.W.

31.05 6 7.

T