

Record and return to:
EquiCredit Corp./Secondary Marketing Dept.
P.O. Box 44136/DOC. CONTROL DIV.
Jacksonville, FL 32231

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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2000 055556

2000 AUG -4 AM 11:45

RECORDED

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2-6070

Loan Number: 8045073452

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 28, 2000. The mortgagor is: LAWRENCE J. LENART MARRIED TO GAIL D. LENART ("Borrower").

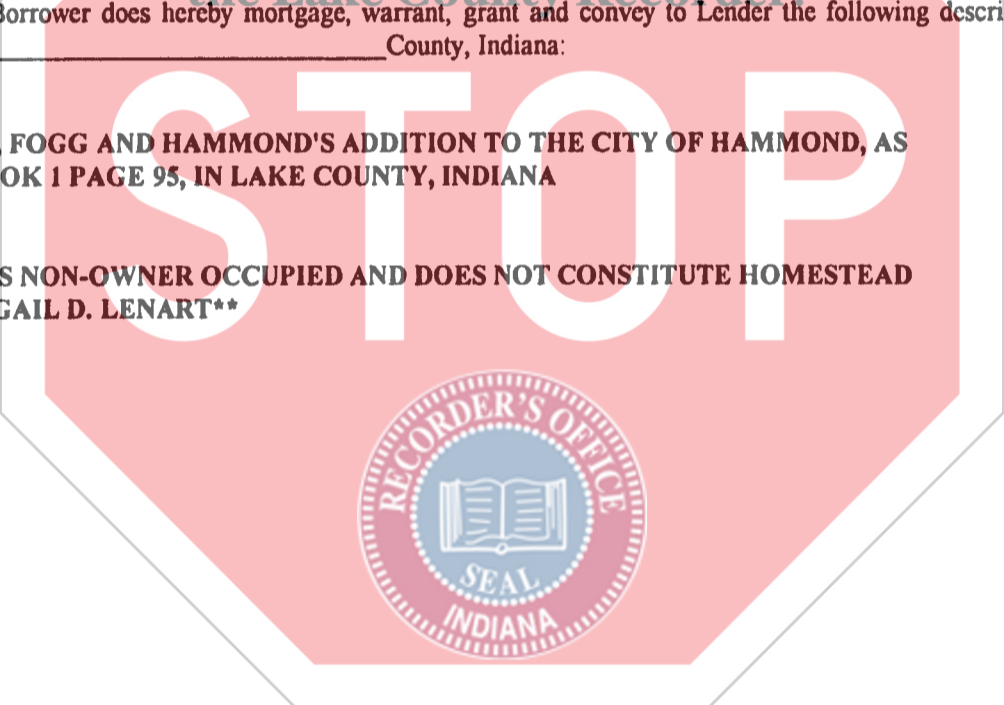
This Security Instrument is given to EquiCredit which is organized and existing under the laws of North Carolina, and whose address is: 377 E Butterfield Rd - Ste 360 Lombard, Illinois 60148 ("Mortgagee" or "Lender").

Borrower owes Lender the principal sum of THIRTY-ONE THOUSAND FIVE HUNDRED Dollars (U.S. \$ 31,500.00). This debt is evidenced by Borrower's note dated July 28, 2000, 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; (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, warrant, grant and convey to Lender the following described property located in LAKE County, Indiana:

LOT 15, IN BLOCK 1, FOGG AND HAMMOND'S ADDITION TO THE CITY OF HAMMOND, AS SHOWN IN PLAT BOOK 1 PAGE 95, IN LAKE COUNTY, INDIANA
PIN #26-33-80-12

****THIS PROPERTY IS NON-OWNER OCCUPIED AND DOES NOT CONSTITUTE HOMESTEAD PROPERTY AS TO GAIL D. LENART****



which has the address of 836 WILLOW CT. HAMMOND, IN 46320
[Street, City, State, Zip Code] ("Property Address").

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, and all 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 seized of the estate hereby conveyed and has the right to mortgage, warrant, 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 encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note, all without relief from valuation and appraisal laws.

d.d.

HOLD FOR
Title Express, Inc.
8585 Broadway • Ste. 680
Merrillville, IN 46410

#2117

19.00
PR