

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Other(s) [specify] | | |

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 6 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

_____ (Seal)
 RANDALL J RASPOPOVICH -Borrower
 _____ (Seal)
 MARGARET A RASPOPOVICH -Borrower
 _____ (Seal)
 -Borrower
 _____ (Seal)
 -Borrower

STATE OF INDIANA, LAKE County ss:

On this 29TH day of June, 2000, before me, the undersigned, a Notary Public in and for said County, personally appeared RANDALL J RASPOPOVICH and MARGARET A RASPOPOVICH, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

My commission expires:

 Notary Public

This instrument was prepared by: Charlotte Neidow

CORINA CASTEL RAMOS
NOTARY PUBLIC STATE OF INDIANA
 Resident of Porter County
 My Commission Expires May 16, 2001