

10

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2000 057352

2000 AUG 10 AM 11:07

NOTES W. CARTER  
RECORDER

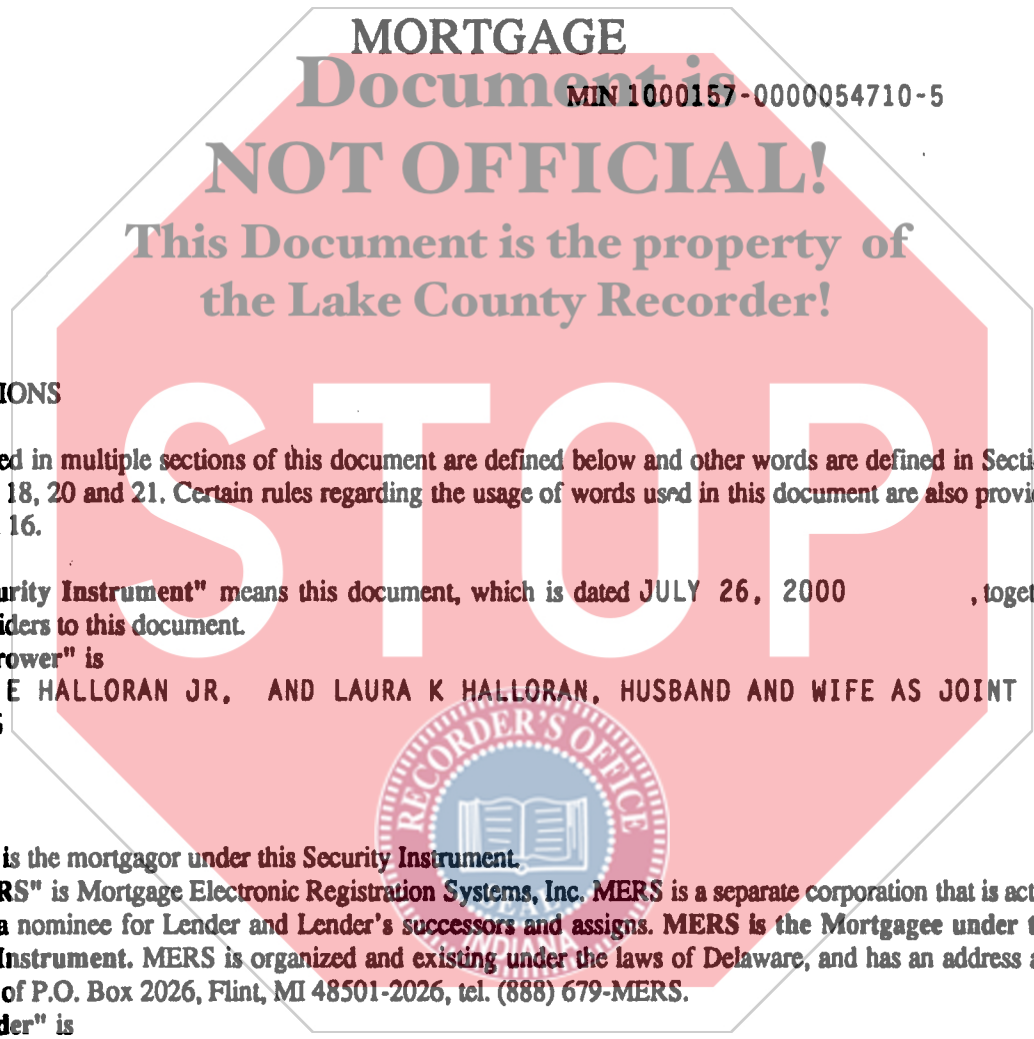
BT#0000760NI  
Return To:

MS SV-79 DOCUMENT PROCESSING  
1800 TAPO CANYON ROAD  
SIMI VALLEY, CA 93063

[Space Above This Line For Recording Data]

0000760NI  
[Escrow/Closing #]

5100969  
[Loan #]



**DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated JULY 26, 2000, together with all Riders to this document.

(B) "Borrower" is THOMAS E HALLORAN JR, AND LAURA K HALLORAN, HUSBAND AND WIFE AS JOINT TENANTS

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the Mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is AMERICA'S WHOLESALE LENDER Lender is a CORPORATION organized and existing under the laws of NEW YORK Lender's address is 4500 PARK GRANADA, CALABASAS, CA 91302-1613

INDIANA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Page 1 of 10

initials: T.H.  
Form 3015 3/99

CONV/VA -6A(IN) (9909).01 CHL (03/00) VMP MORTGAGE FORMS - (800)921-7291  
L.K.H.



\* 2 3 9 9 1 \*



\* 0 0 5 1 0 0 9 6 9 0 0 0 0 0 2 0 0 6 A \*

2700  
2P BT  
1003

25 X 11