

(13)

Hold for

THE GUARANTEE TITLE & TRUST COMPANY
7895 BROADWAY SUITE "A"
MERRILLVILLE, IN 46410

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 058669

2000 AUG 16 AM 9 14

LOAN NO. VICKIE S. RADEK

MORRIS W. CARTER
RECORDER

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JULY 28TH, 2000, The
Mortgagor is VICKIE S. RADEK ("Borrower")
This Security Instrument is given to PALO VERDE TRADING COMPANY

which is organized and existing under the laws of ARIZONA, and whose address is
P.O BOX 14387 SCOTTSDALE, ARIZONA 85267-4387 ("Lender")

Borrower owes Lender the principal sum of
Nineteen Thousand Eight Hundred Dollars (U.S. \$19,800.00)

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 . 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, Borrower does hereby Mortgage, grant and convey to Lender the following described property located in LAKE County, Indiana:

LOT 24 IN BLOCK 2 IN MID-VILLAGE ADDITION, AS PER PLAT THEREOF,
RECORDED IN PLAT BOOK 28, PAGE 3, IN THE OFFICE OF THE RECORDER OF LAKE
COUNTY, INDIANA.

Which has the address of 5643 WEST 24TH AVENUE, GARY INDIANA
("Property Address") (Street) (City) (Zip code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and
all easements, appurtenances, and fixtures now or hereafter a part of the property, All
replacements and additions shall also be covered by this Security Instrument. All of the

2003

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foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, 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 any encumbrances of record

INDIANA-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT
ISC/CMDTIN/049/3015 (9-90)-L



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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 part of this Security Instrument. [Check applicable box(es)]

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Other(s) [Specify]
- Condominium Rider
- Planned Unit Development Ride
- Rate Improvement Rider
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

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

Witnesses:

Vickie S. Radek (Seal)
 VICKIE S. RADEK

Borrower
 Social Security Number _____

 (Seal)
 Borrower

Social Security Number _____

STATE OF INDIANA,

Neenah County ss:

On this *28th* day of *July*, 2000, before me, the undersigned, a Notary Public in and for said County, personally appeared

Vickie S. Radek

, and acknowledged the execution of the foregoing instrument.

Witness my hand ~~and~~

My Commission expires: *3/31/01*

This instrument was prepared by:

Dalverde Trading Company

Kelley Waterman
Notary Public

KELLEY WATERMAN

