

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 059812

2000 AUG 18 AM 9:30

MORTGAGE W/ PARTIAL
CORD II

RETURN TO: GMAC Mortgage Corp. [Space Above This Line For Recording Data] LOAN NO: 505986208
100 Witmer Road
Horsham, PA 19044-0963
ATTN: Capital Markets

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 10, 2000 . The mortgagor is
Michael Houston Ruffin
Marcella Ruffin

NOT OFFICIAL!
This Document is the property of
the Lake County Recorder!

("Borrower"). This Security Instrument is given to GMAC Mortgage Corporation

which is organized and existing under the laws of Pennsylvania , and whose
address is 100 Witmer Road, P.O. Box 963, Horsham, PA 19044

("Lender"). Borrower owes Lender the principal sum of
Fifty Seven Thousand One Hundred Fifty and 00/100 Dollars (U.S. \$ 57,150.00).

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 September 1, 2005 . 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:
~~See Schedule A~~

Lot 1 in Lakewood Hills Second Addition, in the City of Gary, as per plat thereof, recorded in Plat Book 32 page 30, in the Office of the Recorder of Lake County, Indiana.

which has the address of 8310 Lakewood Avenue
[Street] Gary [City], Indiana
46403 [Zip Code] ("Property Address");

INDIANA - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT
GMACM - CMS.0013.IN (9703) Form 3015 9/90
Page 1 of 7 95011659 Initials: MR 345
MHR

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