

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 AUG 18 AM 11:44

MORRIS W. CARTER
RECORDER

2000 060013

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

(Space Above This Line For Recording Data)

Loan Number: 8514023038

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 10, 2000. The mortgagor is: MARY COOPER, A MARRIED PERSON ("Borrower").

This Security Instrument is given to EquiCredit, which is organized and existing under the laws of North Carolina, and whose address is: 2646 Highway Avenue, Suite 102, Highland, Indiana 46322-1613 ("Mortgagee" or "Lender").

Borrower owes Lender the principal sum of TWENTY-FIVE THOUSAND NINE HUNDRED Dollars (U.S. \$ 25,900.00). This debt is evidenced by Borrower's note dated August 10, 2000, which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 10, 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:

SEE EXHIBIT "A" HERETO ATTACHED AND BY THIS REFERENCE MADE A PART HEREOF



which has the address of 1418 E. 35TH PLACE, GARY, IN 46409
[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.

INDIANA TITLE NETWORK COMPANY
325 NORTH MAIN 2014066-3
CROWN POINT, IN 46307

17.00
E.P.
12422