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MORTGAGE

This Document is the property of

THIS MORTGAGE ("Security Instrument") is given on Laugust 14, 2000 Linda L. Jancaric

. The mortgagor is

, and whose

("Borrower"). This Security Instrument is given to

Citizens Financial Services, FSB

the United States of America which is organized and existing under the laws of 707 Ridge Road, Munster, IN 46321 Seventy Five Thousand and no/100 ("Lender"). Borrower owes Lender the principal sum of

). This debt is evidenced by Borrower's note dated the same date as this Dollars (U.S. \$ 75,000.00 Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and September 1, 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 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,

INDIANA-Single Family- FNMA/FHLMC UNIFORM INSTRUMENT

Form 3015 9/90 Amended 5/91

ELF-6R(IN) (9607) INDIANA TITLE NETWORK COMPANY

ELECTRONIC LASER FORMS, INC. - (800) 327-0545

325 NORTH MAIN 2013721-1 CROWN POINT, IN 46307