

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 062065

2000 AUG 28 AM 9:14

MORRIS W. CARTER
RECORDER

Return To:
COUNTRYWIDE HOME LOANS, INC.
MS SV-79 DOCUMENT PROCESSING
1800 TAPO CANYON ROAD
SIMI VALLEY, CA 93063

[Space Above This Line For Recording Data]

920002124
[Escrow/Closing #]

2981850
[Loan #]

MORTGAGE

MIN 1000157-0000058371-2



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 AUGUST 23, 2000, together with all Riders to this document.
- (B) "Borrower" is DEBORAH L. KARK,

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 COUNTRYWIDE HOME LOANS, INC. 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

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Initials: DK

Form 3015 3/99

VMP -8A(IN) (9906).01
CONV/VA

CHL (03/00)

VMP MORTGAGE FORMS - (800)521-7201

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