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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 062484

2000 AUG 29 AM 9:54

MOSES W. CARTER
RECORDER

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MORTGAGE #44735628-22091/JBD/NC

THIS MORTGAGE ("Security Instrument") is given on AUGUST 21, 2000..... The mortgagor is DANIEL P. RICHARDSON AND BRENDA A. RICHARDSON, HUSBAND AND WIFE.....

..... ("Borrower").

This Security Instrument is given to SAND RIDGE BANK.....

....., which is organized and existing under the laws of

THE STATE OF INDIANA.....

and whose address is P.O. BOX 598, SCHERERVILLE, IN 46375.....

("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED TWENTY FIVE THOUSAND AND NO/100* * * * * Dollars (U.S. \$125,000.00.....). 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, 2015..... 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 6, IN HIGHLAND TERRACE ESTATES 1ST ADDITION TO THE TOWN OF HIGHLAND, AS SHOWN IN PLAT BOOK 75, PAGE 66, IN LAKE COUNTY, INDIANA.



which has the address of 9847 PRAIRIE AVENUE HIGHLAND

Indiana 46322..... ("Property Address"); [Street] [City] [Zip Code]

INDIANA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Bankers Systems, Inc., St. Cloud, MN Form MD-1-IN 11/7/86

Form 3015 9/90



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E.L.
B.T.
ck # 1021