

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 001890

2005 JAN 11 AM 9:09

MICHAEL A. [unclear]
RECORDER

Return To:

Crown Mortgage Company
6141 W. 95th Street
Oak Lawn, IL 60453

0001461904

[Space Above This Line For Recording Data]

State of Indiana

MORTGAGE

FHA Case No.

151:7761442 703

THIS MORTGAGE ("Security Instrument") is given on **December 22, 2004**
The Mortgagor is

**JAMES T. HYDE and
APRIL Y. HYDE Husband and Wife**

("Borrower"). This Security Instrument is given to
CROWN MORTGAGE COMPANY

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

which is organized and existing under the laws of **THE STATE OF ILLINOIS ILLINOIS**, and
whose address is **6141 W. 95TH ST., OAK LAWN, IL 60453**

("Lender"). Borrower owes Lender the principal sum of
SIXTY EIGHT THOUSAND EIGHT HUNDRED SEVENTEEN & 00/100
Dollars (U.S. \$ **68,817.00**).

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 **January 1,**
2035.

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

FHA Indiana Mortgage - 4/96

VMP-4R(IN) (0305)

VMP Mortgage Solutions (800)521-7297

Page 1 of 8

Initials: *[Handwritten Signature]*



TICOR TITLE INSURANCE
2050-45TH AVE.
HIGHLAND, IN 46322

920048886

11 18-00 12

of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in
Lake County, Indiana:

LOT 7 IN BEVERLY NINTH ADDITION, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 32 PAGE 36, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Parcel ID Number: 32-234-7 Parcel ID#: Parcel ID#: [Street]
which has the address of 1230 177TH STREET [City], Indiana 46324 [Zip Code] ("Property Address");
HAMMOND

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and 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, 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 any 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.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 *et seq.* and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

[Handwritten Signature]

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.

19. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower.

20. Waiver of Valuation and Appraisalment. Borrower waives all right of valuation and appraisalment.

21. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)].

- Condominium Rider
 Growing Equity Rider
 Other [specify]
- Planned Unit Development Rider
 Graduated Payment Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

Document is *Not Official*

NOT OFFICIAL

This Document is the property of
the Lake County Recorder

STOP

_____ (Seal) -Borrower
James T. Hyde
 JAMES T. HYDE

_____ (Seal) -Borrower
April Y. Hyde
 APRIL Y. HYDE

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

STATE OF INDIANA,

Lake

County ss:

On this 22nd day of December, 2004, before me, the undersigned, a Notary Public in and for said County, personally appeared James T. Hyde and April Y. Hyde

, and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

My Commission Expires:

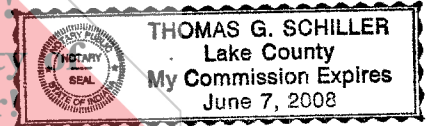
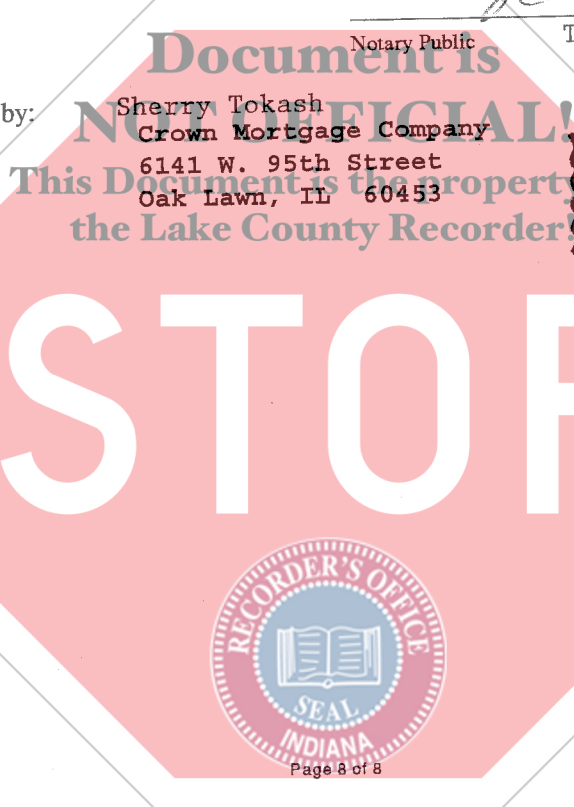
6/7/08

Thomas G. Schiller

This instrument was prepared by:

Sherry Tokash
Crown Mortgage Company

6141 W. 95th Street
Oak Lawn, IL 60453



Initials: