



in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

**TRANSFER OF RIGHTS IN THE PROPERTY**

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) 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 and Lender's successors and assigns, the following described property located in the

County [Type of Recording Jurisdiction]  
of Lake [Name of Recording Jurisdiction]:

LOT 2 IN BLOCK 18 IN YOUNG'S 4TH ADDITION TO CROWN POINT, AS PER PLAT THEREOF, RECORDED IN MISCELLANEOUS RECORD "A" PAGE 538, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

NORTHWEST INDIANA TITLE SERVICES, INC  
162 Washington Street  
Lowell, Indiana 46356

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

Parcel ID Number: 9-106-02 which currently has the address of  
304 N. PARK ST. [Street]  
CROWN POINT [City], Indiana 46307 [Zip Code]  
("Property Address"):

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.

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