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STATE OF INDIANA  
LAKE COUNTY  
MERRILLVILLE

2007 049176

2007 JUN 15 PM 0:50

MERRILLVILLE  
IN 46410

**MORTGAGE**



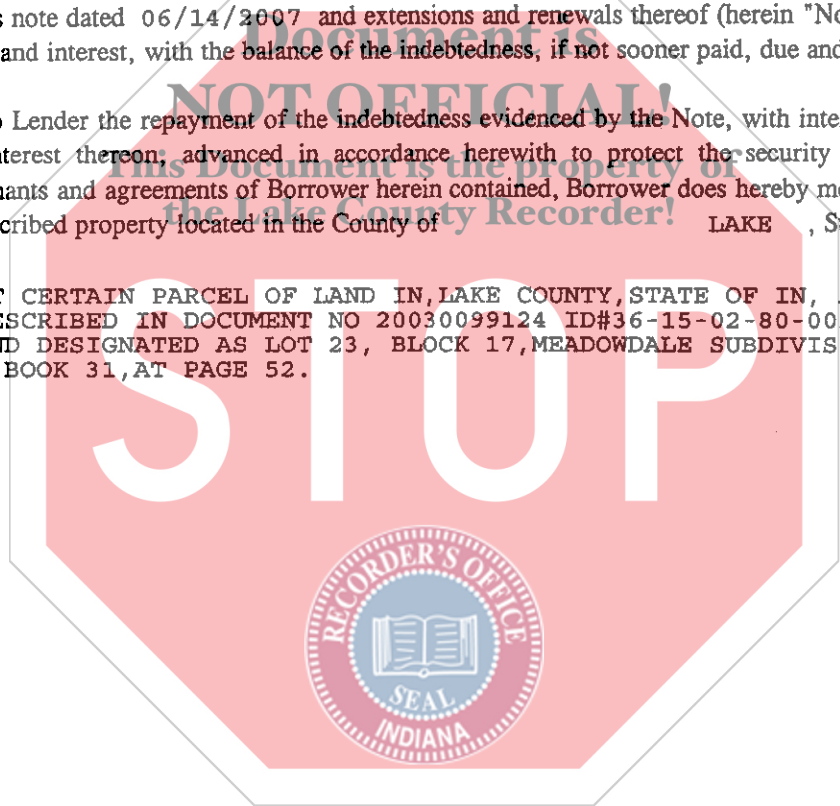
After recording return to:  
CITIFINANCIAL SERVICES,  
INC.  
413 W 81ST AVENUE  
MERRILLVILLE IN 46410

THIS MORTGAGE is made this 14th day of June, 2007, between the Mortgagor JOHN G DEMETRAKIS HARRIETT DEMETRAKIS herein "Borrower"), and the Mortgagee, CITIFINANCIAL SERVICES, INC. a corporation organized and existing under the laws of Ohio, whose address is 413 W 81ST AVENUE MERRILLVILLE IN 46410 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 15,876.97, which indebtedness is evidenced by Borrower's note dated 06/14/2007 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on 08/01/2022;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon; advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of LAKE, State of Indiana:

ALL THAT CERTAIN PARCEL OF LAND IN LAKE COUNTY, STATE OF IN, AS MORE FULLY DESCRIBED IN DOCUMENT NO 20030099124 ID#36-15-02-80-0023, BEING KNOWN AND DESIGNATED AS LOT 23, BLOCK 17, MEADOWDALE SUBDIVISION, FILED IN PLAT BOOK 31, AT PAGE 52.



which has the address of 5531 PIERCE STREET MERRILLVILLE Indiana 46410-1972 (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Borrower covenants that Borrower is lawfully seised 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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to (insert the type of encumbrance) or encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

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DG