

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

PROMISSORY NOTE

\$6,280.51 USD 2006 010803

Hammond, Indiana
2006 FEB 10 AM 9:03

February 3, 2006

MICHAEL A. BROWN
RECORDER

FOR VALUE RECEIVED, I, **Leslie Regaldo**, promise to pay to the order of Kenneth J. Williams and Nancy Williams, at 247 N. Hobart Road, Hobart, Indiana 46342 or at such other place as may be designated by the holder of this note, the principal sum of Six Thousand Two Hundred Eighty Dollars and Fifty One Cents (\$6,280.51 USD), together with interest at the rate of Eight percent (8.00%) per annum until paid in full, all without relief from valuation or appraisal laws and with reasonable attorney fees in the event of default.

Said sum shall be paid in installments of Two Hundred Dollars (\$200.00) per month due on the 15th day of each month beginning March 15, 2006 until said obligation is repaid in full.

In the event of default in the payment of any installment or other payment herein required when the same shall become due, or upon default for a period of 30 days in the performance of any of the covenants contained in the mortgage securing said indebtedness the entire unpaid principal, interest and other indebtedness on account of this obligation and mortgage securing the same, shall, at the option of the holder hereof, become due and payable immediately without notice of non-payment or demand for payment.

This Document is the property of
the Lake County Recorder!

This Note shall bear interest at the rate of Eight percent (8.00%) during default.

The monthly payments hereinabove provided for shall be applied first to interest on the unpaid balance at the rate herein specified and then to principal.

Any amount may be prepaid on this obligation at any time, without any penalty or fee.

No failure or delay on the part of the holder of this obligation in exercising said option to declare the whole of said indebtedness due or to proceed to collect the same shall operate as a waiver of the right to do so or preclude the exercise of such option at any time during the continuance of such default or the occurrence of a succeeding default.

The holder of this obligation may renew the same or extend time of payment of the indebtedness or any part thereof or reduce the payments thereon; and any such renewal, extension or reduction shall not release any maker, endorser or guarantee from any liability on said obligation.

\$ 116
CS
CAM

This Note is secured by a certain real estate mortgage of even date herewith, executed by the undersigned makers, as mortgagors, to the above-named payee as mortgagee.

The makers, endorsers, guarantors and assignors severally waive presentment for payment, protest, notice of protest and non-payment of this Note, and diligence in the collection thereof.

IN WITNESS WHEREOF, this Note is executed, sealed and delivered this 3rd day of February, 2006.

Dated this 3rd day of February, 2006.


Leslie Regalado, Mortgagor

STATE OF INDIANA)
)
COUNTY OF LAKE)

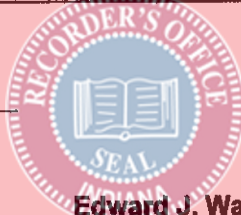
SS:

I, the undersigned, a Notary Public in and for Lake County, State of Indiana, do HEREBY CERTIFY that Leslie Regalado, personally known to me to be the same person whose names is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 3rd day of February, 2006.

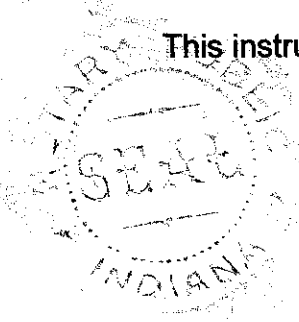
My commission expires on 7/30/08


Notary Public, State of Indiana



This instrument was prepared by:

Edward J. Wartman, Esq.
Attorney at Law
53 Muenich Court
Hammond, IN 46320
(219) 931-1707
Fax (219) 932-2417



INDIANA
DUP OPERATOR DRIVER LICENSE



DLN:1670-18-6022
EXPIRES:05/03/2006
LESLIE REGALADO
1734 46TH COURT
GRIFITH, IN 46319
DATE OF BIRTH TRANSACTION NO. ISSUE
05/03/1981 31670490086 03/14/2003
HEIGHT WEIGHT HAIR EYES SEX DONOR
5-02 100 BRO BRO F
RESTRICTIONS ENDORSEMENTS SSN
A 316-96-3471

Documents
NOT FOR SALE!
This Document is the property of
the Lake County Recorder!



Prescribed by the
State Board of Accounts
(2005)

County form 170

Declaration


This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security number in attached document.
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.




Signature of Declarant

KENNETH J WILLIAMS
Printed Name of Declarant