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**REAL ESTATE MORTGAGE
(Second)**

This indenture witnesseth that **Ralph E. Evans** of Porter County, as
MORTGAGOR,

MORTGAGE AND WARRANT

to **Michael Williams**, of Lake County, Indiana, as MORTGAGEE, the
following real estate in Lake County, State of Indiana, to wit:

Parcel I: A parcel of land in the Northwest 1/4 of the Southeast
1/4 of Section 22, Township 33 North, Range 6 West of the Second
Principal Meridian, in Porter County, Indiana, more particularly
described as follows: Beginning at a point 649 feet South of the
Northwest corner of the Northwest 1/4 of the Southeast 1/4 of said
Section 22; thence running East 132 feet; thence South 65 feet
thence West 132 feet to the West line of said 1/4 1/4 Section
thence North to the Place of Beginning.


Commonly known as 967 South 150 West, Kouts, Indiana 46307.

and the rents and profits therefrom, to secure the payment of the principal sum
of **Five Thousand Nine Hundred Dollars**, (\$5,900.00), when the same shall become
due, of all sums due and owing the mortgagor pursuant to the terms of a certain
promissory note of even date.

This mortgage is subject to and junior to a first mortgage in the
approximate amount of \$106,200.00 to Decision One Mortgage
Corporation, recorded immediately prior to this mortgage.

Upon failure to pay said indebtedness as it becomes due, or any part thereof at
maturity, then said indebtedness shall be due and collectible, and this mortgage
may be foreclosed accordingly. It is further expressly agreed that, until said
indebtedness is paid, the Mortgagor will keep all legal taxes, charges and
property owner's association dues against the real estate paid as they become
due, and will keep the buildings thereon insured against fire and other
casualties in an amount at least equal to the indebtedness from time to time
owing. Mortgagee shall be named as a loss payee on the insurance binder, and the
insurance policy must provide that the policy may not be canceled without first
giving Mortgagee 14 days written notice. Mortgagee shall have the right to
inspect the premises upon giving Mortgagor 24 hours written notice.

Dated this 1st day of March, 2006.

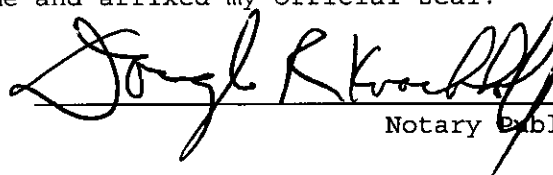


Ralph E. Evans

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State
this 1st of March, 2006 personally appeared **Ralph E. Evans** and
acknowledged the execution of the foregoing mortgage. In witness whereof, I have
hereunto subscribed my name and affixed my official seal.

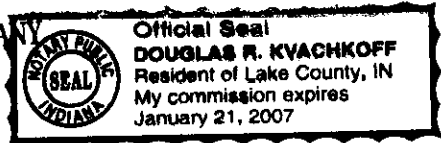
My Commission Expires:



Notary Public

This Instrument Prepared By: Douglas R. Kvachkoff, Attorney at Law
325 N. Main St., Crown Point, IN 46307 (219)662-2977. Our file No. 2634946-01.

Return to:
INDIANA TITLE NETWORK COMPANY
325 NORTH MAIN
CROWN POINT, IN 46307



2006 018131
STATE OF INDIANA
LAKE COUNTY
MICHAEL A. BROON
RECORDER
FILED FOR RECORDER
MAR - 3 PM 12:20

\$15
CAW

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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 numbers;
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

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

