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Bole/Kob

NOTE

ACCOUNT NUMBER N. HARRIS							
BORROWER(S) NAME AND ADDRESS Nathaniel Harris 420 Detroit Street Hammond, IN 46320				PAYEE (WE, US, OUR) Jeffery A. Svantner, in lieu of foreclosure brokering			
Date of Note	First Payment Due Date	Other Payments Due on Same Date of Each Month	Final Payment Due Date	Amount of First Payment	Amount of Monthly Payment	Total Number Of Payments	Term of Loan In Months
2/15/06	4/1/06		4/1/26	\$294.61	\$294.61	240	240

ITEMIZATION OF AMOUNT FINANCED

- \$ 38,000.00 Amount Financed
- \$ 32706.4 FINANCE CHARGE
- \$ 7.000% ANNUAL PERCENTAGE RATE
- \$ 70,705.4 Total of Payments

- \$NONE Prepaid FINANCE CHARGE
- \$NONE Loan Origination Fee (Prepaid FINANCE CHARGE)
- \$NONE Brokers Fee (Prepaid FINANCE CHARGE) (Paid to _____)
- 0.00 Interest

5. \$ 38,000.00 Principal Amount of Loan (1+2A+2B+2C)

In this Note, the words you, yours and your mean each and all of those who signed it as a Borrower.

The words we, us and our mean Payee (Creditor).

A. INTEREST BEARING: If checked, you agree to pay the Principal Amount of Loan (which may include a Loan Origination Fee, if this loan is secured by a lien on real estate, which is not subject to refund upon prepayment) together with interest on the unpaid principal balances at the Agreed Rate of Charge of 7.000% total of the Principal Amount of Loan and such interest is to be repaid in monthly installments.

THE FOLLOWING APPLIES TO ALL LOANS:

LATE CHARGE: If you fail to pay an installment within 15 days of the date it is due, we may charge you \$5.00. The amount of \$5.00 is subject to change as allowed by I.C.a 24-4.5-1-106.

TIME OF REPAYMENT: The first payment shall be due on the date indicated and the following payments shall be due on the same day of each succeeding month to and including the Final Payment Due Date.

NSF CHECK CHARGE: In the event that you make a payment under this Note by check and your check is returned to us unpaid as a result of non-sufficient funds in your depository account, you agree to pay an additional NSF Check Charge of \$20.00.

SIGNATURE: You have signed this Note on the Date of Note in the presence of the person(s) identifying themselves below as witnesses.

COPY RECEIVED: You acknowledge receipt of a completely filled-in copy of this Note.

Witness: Marlen Barajas _____
 Witness: MARLEN BARAJAS _____
 Witness: NOTARY PUBLIC _____
 Witness: STATE OF INDIANA _____
 Witness: MY COMMISSION EXPIRES JULY 31, 2013 _____

SIGNATURE OF PRINCIPAL BORROWER
Nathaniel Harris

SIGNATURE OF OTHER BORROWER

SIGNATURE OF OTHER BORROWER

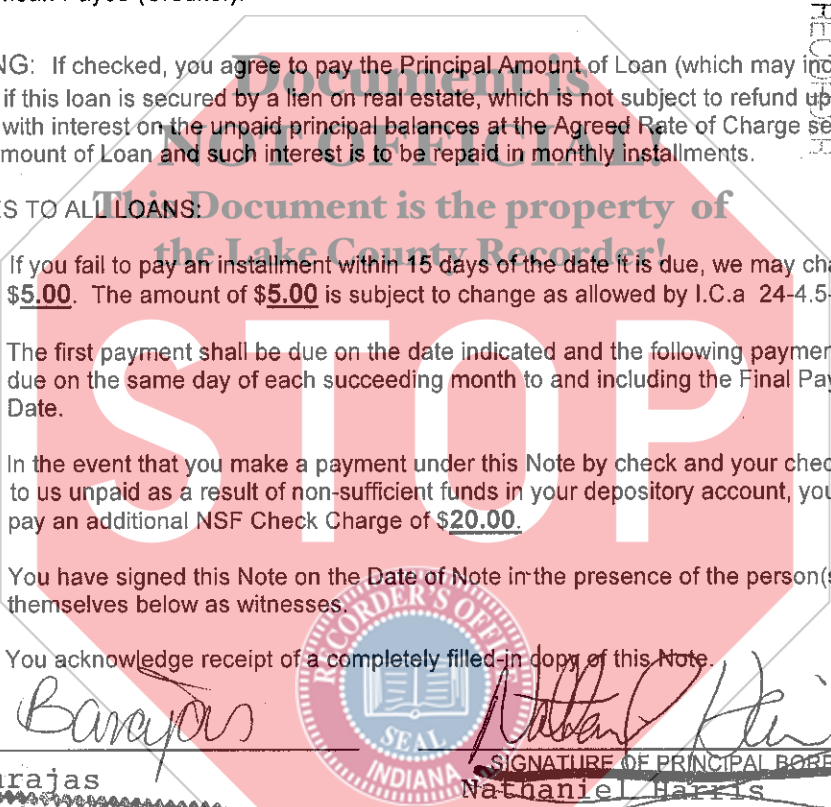
NOTICE: See reverse side for additional terms and conditions.

prepared by: Matthew Collins

HOLD FOR MERIDIAN TITLE CORP

MT
1400
D.D.M.

2006 MAR 24 AM 10:41
 MICHAEL A. BROWN
 RECORDER
 STATE OF INDIANA
 LAKE COUNTY
 FILED FOR RECORD



THE FOLLOWING APPLIES TO ALL LOANS:

- COLLECTION COSTS:** If you don't make any payment when it is due, you will pay us reasonable amounts permitted by law which we spend trying to collect what you owe or trying to take, foreclose or sell the security. You will also pay our reasonable attorney fees, if referred to an attorney who is not our salaried employee, including any for appeals as permitted by law.
- DELAY IN ENFORCEMENT:** We may accept late payments or partial payments even though marked "payment in full", without losing any of our rights under this Note. We may delay enforcing any of our rights under this Note without losing them.
- ENTIRE BALANCE DUE ON DEFAULT:** If you don't pay a monthly installment on the day it is due, we may demand from you DUE immediate payment of the entire amount of the unpaid principal balance of the loan and accrued but unpaid interest on such balance.
- INTEREST AFTER FINAL DUE DATE:** If there is any unpaid balance remaining on the Final Due Date you agree to pay interest on that balance at the Agreed Rate of Charge shown on the reverse side.
- GOVERNING LAW:** This Agreement is entered into and governed by the Indiana Consumer Credit Code except as preempted by federal law. If this Agreement is secured by a first lien on your real property, this Agreement is made and entered into under Section 501 of the Federal Depository Institutions Deregulation and Monetary Control Act of 1980, (Pub. L 96-221), as amended, which governs the Annual Percentage Rate and Points Finance Charge that may be imposed and preempts any state laws regulating these rates and charges.



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, redacted 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 penalties of perjury, that the foregoing declarations are true.

