

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2006 AUG 23 AM 11:30

MICHAEL A BROWN
RECORDER

2006 073879

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4-25-06

Document is

Space Above This Line For Recording Data

NOT OFFICIAL!

MORTGAGE

This Document is the property of
THIS MORTGAGE ("Security Instrument") is given on
the Lake County Recorder!

The Mortgagor is Daryl Boyd ("Borrower")

This Security Instrument is given to Alfredo Deanda ("Lender")

who is an individual person(s) and whose address is:

14618 Dorchester

Dolton, IL 60419

Borrower owes Lender the principal sum of 6,800/sixty-eight hundred

for the Property located at:

4437 Connecticut St.
Gary, IN 46409

NORTHWEST INDIANA TITLE SERVICES, INC.

182 Washington Street
Lowell, Indiana 46356

219.222.2121

15245(B)

LOT 10 AND THE NORTH 1/2 OF LOT 11 IN BLOCK 3 IN KELWOOD ADDITION
TO GARY AS PER PLAT THEREOF RECORDED IN PLAT BOOK 13 PAGE 14
IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

with an interest rate of 3 3/4% to be made in monthly payments for 180 months in the amount of

\$416.95 per month.

Payments are to be mailed to:

1717 W. Ridge Rd. Gary IN 46408

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.

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RIDERS TO THIS SECURITY INSTRUMENT. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were part of this Security Instrument. (Check applicable box(es))

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Other(s) (Specify)
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

_____ (Seal)
 DARYL BOYD
 Social Security Number ~~XXXXXXXXXXXX~~

_____ (Seal)
 Social Security Number ~~XXXXXXXXXXXX~~

STATE OF INDIANA, LAKE County ss:

On this _____ day of _____, before me, the undersigned Notary Public in and for said County, personally appeared DARYL BOYD, and acknowledged the execution of the foregoing instrument.

AFFIRM UNDER THE PENALTIES FOR PERJURY THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT UNLESS REQUIRED BY LAW.

Witness my hand and

My Commission expires:

This instrument was prepared:

ALFREDO DEANDA

 Notary Public

