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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2006 073906

2006 AUG 23 AM 11:33

MICHAEL A. BROWN  
RECORDER

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NOT OFFICIAL!

MORTGAGE

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

The Mortgagor is Jackson Chiadikobor ("Borrower")

This Security Instrument is given to Clifford Ray Young ("Lender")

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

9500 Northcote Ave  
Munster IN 46321

Borrower owes Lender the principal sum of \$6,000 / SIX THOUSAND

for the Property located at:

1113 Michigan Ave  
Hammond IN

NORTHWEST INDIANA TITLE SERVICES, INC.  
162 Washington Street  
Lowell, Indiana 46356  
15338 (b)

with an interest rate of 3% to be made in monthly payments for 120 months in the amount of

Fifty Seven dollars & Ninety Three Cents per month.

Payments are to be mailed to:

9500 Northcote Ave  
Munster, IN 46321

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

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:

J. Chiadikobor

(Seal)

(Seal)

Social Security Number \_\_\_\_\_

STATE OF INDIANA, Lake

County ss:

On this AUG 16 day of 2006

Notary Public in and for said County, personally appeared

Jackson Chiadikobor

, and acknowledged the execution of the foregoing instrument.

Witness my hand and

My Commission expires:

This instrument was prepared:

I 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.

Liliv Caputo

Nancy Cook  
Notary Public

