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STATE OF INDIAFA LAKE COUNTY FILED FOR RECORD

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MORTGAGE MICHAEL A. EROWN RECORDER

This Mortgage ("Security Instrument") is given this // day of \_\_\_\_\_\_\_\_, 2006 between TIMOTHY & LORI KUYKENDALL at 3416 W. 22<sup>ND</sup> ST., GARY, IN 46404 ("Borrower") and JOHNNY MILLER JR. ("Lender"). Borrower owes Lender the principal sum of FIVE THOUSAND TWO HUNDRED FIFTY AND NO/100 DOLLARS (\$5,250.00).

Lender has loaned to Borrower the sum of FIVE THOUSAND TWO HUNDRED FIFTY AND NO/100 (\$5,250.00) secured by a mortgage of this date on a property commonly known as 3416 W.  $22^{ND}$  ST., GARY, IN 46404 and more legally described as follows:

The East 22 feet of Lot 24 and the West 28 feet of Lot 25 in Block 4 in Worthley's Addition to Gary, as per plat thereof, recorded in Plat Book 13, page 10B in the Office of the Recorder of Lake County, Indiana.

This debt is evidenced by Borrower's Promissory Note dated the same as this Security Instrument ("Note"), which provides for the sum of FIVE THOUSAND TWO HUNDRED FIFTY AND NO/100 DOLLARS (\$5,250.00) due and payable within 6 years from the date of mortgage. The manner of payment shall be monthly installments of \$93.98. Payments based upon a 6-year amortization with annual interest of 8.75%. Said contract may be paid in full with no pre-payment penalty prior to maturity. Said Promissory Note may be extended at the option of the Lender.

If not otherwise agreed upon the first monthly installment of \$93.98 shall be due upon the 1<sup>st</sup> day of DECEMBER, 2006 in equal monthly payments thereafter with the entire due NOVEMBER 1, 2012.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced to protect the security of this Security Instrument; and (c) the performance of the Borrower's covenants and agreements under this Instrument and Note.

