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MORTGAGE NOTE

DATE: August 23, 2007

PROPERTY ADDRESS: 1059 Mount St, Gary, In 46406

Legal Description: OAKLAND REALTY CO'S SUB ALL LOT 20, BLOCK 3, SOUTH 20 FT LOT 19, BLOCK 3, NORTH 5 FEET, LOT 21, BLOCK 3, IN THE CITY OF GARY, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

key number: 25-46-0116-0020

"Borrower" SIMONA CRISAN means each person signing at the end of this Note and the person's successors and assigns. "Lender" means FRED PARKER and its successors and assigns.

2. BORROWER'S PROMISE TO PAY INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of Twenty Four Thousand Hundred Hundred Dollars (U.S. \$24,500.00) plus interest at a rate of (7%), to the order of Lender until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar instrument that is dated the same date as this Note and called the "Security Instrument". That Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

A Time

Borrower shall make payments of principal and interest to Lender on the first day on or before Sept 1, 2007 Any principal and interest remaining to be paid on the first day of August 1, 2027 will be due on that date, which is called the "Maturity Date."

B Place

Payment shall be made at 111 East Ridge Rd, Gary, IN 46409 or at such other place as Lender may designate in writing by notice to Borrower.

C Amount

Each monthly payment of principal and interest will be in the amount of \$235.07 This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal interest and other items in the order described in the Security Instrument.

D Allonge to this Note for payment adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of the Note. [Check applicable box]

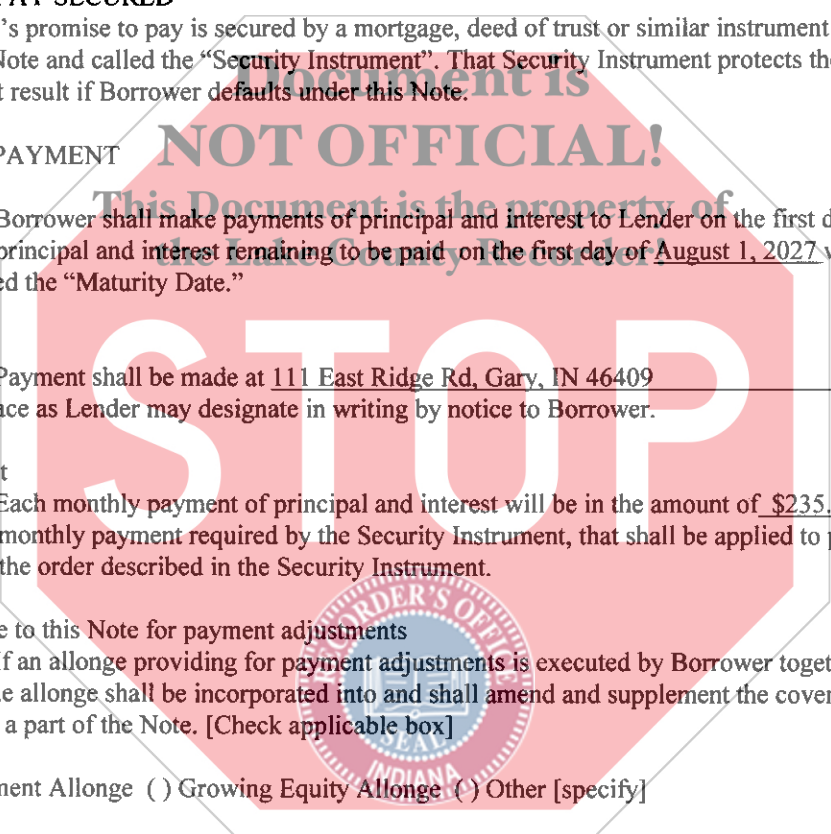
Graduated Payment Allonge Growing Equity Allonge Other [specify]

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in which in whole or in part, without charge or penalty, on the first day of any month.

2007 SEP 14 07:46:00

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORDER
MICHAEL A. BRONKHORST
RECORDER
2007 SEP 14 PM 3:14



2557

6. BORROWER'S FAILURE TO PAY

A Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4 C, this Note by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of ten percent (10%) of the overdue amount of each payment.

B Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without saving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's right to require immediate payment in full in case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means Secretary of Housing and Urban Development on his or her designee

C Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys fees for enforcing this Note. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of Dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Notice will be given by delivering it or mailing it by first class mail to Borrower at the property address (page 1) or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4 B or at a different address if Borrower is given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of te promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing the Note may be required to pay all of the amounts owned under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this note.

Simon Crisan (Signature) Borrower (Seal)
Marguerita Menettas (Seal) Notary Public, State of Illinois My Commission Expires May 21, 2008 (Seal)
SIMONA CRISAN (Seal) Borrower (Seal)

STATE OF INDIANA ILL
COUNTY OF LAKE COOK

Before me, the undersigned, a Notary Public in and for said County and state, this 5 Sept. 2007
Simon Crisan personally appeared and acknowledged the execution of the foregoing document deed.

In witness whereof, I have hereunto subscribed my name and affixed my official seal.

Marguerita Menettas (Signature)
Notary Public
Resident of _____ County, Indiana ILLINOIS
My commission expires 05/21, 2008.

Ivan Smith
6629 W. Lincoln Hwy
Suite # 2
Crown Point, IN
46307