

The LENDER:

LAKE COUNTY COMMUNITY ECONOMIC
DEVELOPMENT DEPARTMENT
2293 North Main Street
Crown Point, IN 46307

The BORROWER:

Nickey Hurd
3460 Liverpool Road
Lake Station, Indiana 46405

The BORROWER, or his executor, in the event of the death of the BORROWER, shall notify the LENDER of any change in the BORROWER'S name and address, or of any assignee or successor of the BORROWER.

- 15. The interpretation and application of the mortgage shall be in accordance with the laws and procedures of the State of Indiana as they may from time to time be amended.
- 16. Upon satisfactory completion of all terms and conditions of this mortgage by the BORROWER, or upon payment of any and all balance due, the BORROWER shall be entitled to a release and satisfaction of this mortgage by the LENDER at the BORROWER'S own cost.

This mortgage is expressly created and imposed upon the above described PROPERTY for the purpose of assuring the compliance of the BORROWER with the terms and conditions incident to the loan evidenced by this mortgage such loan being exclusively for the purpose of principal reduction assistance in accordance with the guidelines and procedures of the Homebuyer Assistance Program of the Lake County Community Economic Development Department.

November 28, 2007

Nickey Hurd
BORROWER

November 28, 2007

William A. Hank
BORROWER
LENDER'S DESIGNEE

STATE OF INDIANA
COUNTY OF LAKE

SS: **This Document is the property of
the Lake County Recorder!**

On 28th day of November, 2007, before me a Notary Public, personally appeared Nickey Hurd is to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that this was her voluntary act and deed.

My Commission Expires:

8/17/09

Elizabeth Marie Foster
NOTARY PUBLIC IN AND FOR
THE STATE OF INDIANA, COUNTY OF LAKE

(THIS INSTRUMENT PREPARED BY MARK A. PSIMOS, 9219 BROADWAY, MERRILLVILLE IN 46410)



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."
PREPARED BY: *E. Foster*