

PROMISSORY NOTE (Secured by Mortgage)

The undersigned promises to pay to the order of NATIONAL Home Lending Management of Hammond, LLC, hereinafter called *Holder*, the sum of NINETY THOUSAND Dollars (\$ 90,000.00) together with simple interest on the principal amount outstanding at the rate of SIX percent (6 %) per annum until this Note is paid in full, except during any period of default the interest rate shall be _____ percent () per annum.

- Payment of this Note shall be made as follows [mark only one]:
- On demand.
 - On or before _____, at which time all principal and interest shall be paid in full.
 - In 360 monthly installments of \$ 580 each, beginning OCT 1ST, 2008, and continuing on the same day of each month until OCT 1ST, 2038, at which time all remaining principal and interest shall be paid in full. This Note has been amortized over a period of 30 years.
 - In _____ monthly installments of \$ _____ each, beginning _____, 20____, and continuing on the same day of each month until _____, at which time a final / balloon payment of \$ _____ shall be due, which shall pay this Note in full, if all monthly payments have been timely made. This Note has been amortized over a period of _____ years.
 - Other payment provisions: _____

If any payment pursuant to this Note is not paid when due, the entire unpaid principal and interest shall, at the option of Holder of this Note, become immediately due and payable. Forbearance on the part of the Holder in accelerating or pursuing collection of this Note shall not operate as a waiver of the right to do so at any future date. Upon default, Holder shall be entitled to recover all costs of collection, including, but not limited to, reasonable attorney fees. This Note is payable without relief from valuation or appraisal laws. This Note may be prepaid in full, or in part, without penalty. Payments shall be applied at the discretion of Holder to collection costs, interest, or principal.

Presentment, notice of dishonor, and protest are waived by all makers, sureties, guarantors, and endorsers of this Note. This Note shall be the joint and several obligation of all makers, sureties, guarantors, and endorsers, and shall be binding upon them and their heirs, successors, assigns, and legal representatives. This Note shall be governed by the law of the state where executed. Time shall be of the essence. If this Note is inconsistent with any security agreement or mortgage, the provisions of this Note shall control.

Additional Provisions: LOT 52 AND THE EAST 15 FT OF LOT 51 IN BLOCK 2, IN HOMEWOOD ADDITION TO THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 2, PAGE 29, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA
Permanent Parcel: 26-34-0141-0050

To secure the payment of this Note, the undersigned has granted a mortgage to Holder on real estate described in a Real Estate Mortgage dated August 27, 2008.

Payment of this Note shall be made to Holder at 49 MUEENICH HAMMOND, IN 46320 Street, in the City of HAMMOND, State of INDIANA, or at such other address as Holder may designate to the undersigned in writing.

This Note is executed this date 8/27, 2008, in the City of HAMMOND, State of INDIANA.

[Signature]
(Signature)
[Name Printed or Typed]

[Signature] \$12 CS
(Signature)
RUTH S. BERNARD
(Name Printed or Typed)

[Signature]
Esther M. Hoshaw
Comm. Expires - March 21, 2009
Filed Sept 17, 2008

Notary Public
SEAL
State of Indiana
My Commission Expires 05/21/2009