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2009 DEC -1 AM 10: 53

MICHAEL A. BROWN
RECORDER

AFFIDAVIT

The undersigned being first duly sworn upon their oath state:

1. That your Affiants are the owners of the following described real estate:

Lots 23 and 24 in Block 26 in Manufacturer's Addition to Hammond,
as per plat thereof, recorded in Plat Book 2, page 24, in the Office of the
Recorder of Lake County, Indiana.
2. That your Affiants currently have an outstanding mortgage with Taylor, Bean &
Whitaker Mortgage Corporation which was originally executed on July 6, 2007
for \$100,282.00.
3. That on or about August 7, 2008, your Affiants had contemplated and had
attempted to refinance with Taylor, Bean & Whitaker Mortgage Corporation,
however, your Affiants did not consummate said refinance and did cancel said
transaction as set forth by the Notice of Right to Cancel, which is attached hereto
and made a part hereof.
4. That your Affiants tendered the Notice to Cancel to Taylor, Bean & Whitaker
Mortgage Corporation prior to the date that was necessary and therefore the loan
was never finalized.
5. That your Affiants understand that the title company who handled said closing in
2008 actually recorded the mortgage to Taylor, Bean & Whitaker Mortgage
Corporation and that said mortgage should not have been recorded as your
Affiants never finalized that transaction.
6. That the only mortgage your Affiants have on the property is the original
mortgage taken out with Taylor, Bean & Whitaker Mortgage Corporation in 2007.
7. That your Affiants make this Affidavit in order to induce Northwest Indiana Title
Services, Inc., and Ticor Title to remove the mortgage for \$104,000.00 to Taylor,
Bean & Whitaker Mortgage Corporation shown as recorded on October 30, 2008
as Document No. 2008-074522.

NORTHWEST INDIANA TITLE
162 WASHINGTON STREET
LOWELL, IN 46356
219-696-0100

17767

1660

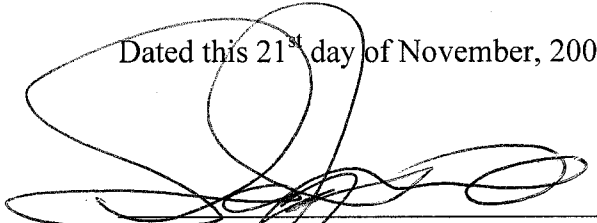
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FURTHER AFFIANT SAITH NOT.

WE AFFIRM UNDER THE PENALTIES FOR PERJURY that the above and foregoing representations are true and correct.

Dated this 21st day of November, 2009.


SERGIO NAVARRO


OFELIA M. NAVARRO

STATE OF INDIANA

COUNTY OF LAKE

Subscribed and sworn to before me a Notary Public this 21st day of November, 2009 personally appeared Sergio Navarro and Ofelia M. Navarro and acknowledged the Execution of the above and foregoing Affidavit to be their voluntary act and deed.

Witness my hand and sealed this 21st day of November, 2009.

My commission expires:

NOTARY PUBLIC

County of Residence:

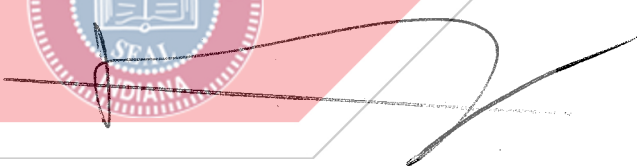
This instrument prepared by: Richard A. Zunica, Attorney at Law,
Street, Lowell, In 46356

FILE NO. 09-17767



STOP

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.



NOTICE OF RIGHT TO CANCEL

To: SERGIO NAVARRO Loan Number: 2761585

Property Address: 6748 KANSAS STREET, HAMMOND, IN 46320

Your Right to Cancel

You are entering into a transaction that will result in a mortgage, lien or security interest on/in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) the date of the transaction, which is 8/7/08; or
- (2) the date you received your Truth in Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien or security interest on/in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

How to Cancel

If you decide to cancel this transaction, you may do so by notifying us in writing, at Taylor, Bean & Whitaker Mortgage Corp. 1417 North Magnolia Ave Ocala, FL 34475

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of 8/11/08 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

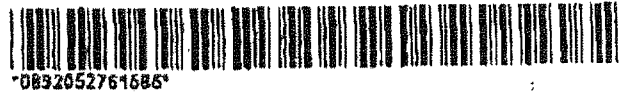
I herewith acknowledge receipt of two copies of this notice and a copy of my Truth in Lending disclosures.

[Signature] Consumer's Signature SERGIO NAVARRO Date 8-7-8

[Signature] Consumer's Signature SERGIO NAVARRO Date 8-7-8

[Signature] Consumer's Signature SERGIO NAVARRO Date 8-11-8
I WISH TO CANCEL

CO160LA



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