

# Mortgage Agreement

\$ 200,000.00

11523 Belmont Place  
Cedar Lake, IN 46303

December 4, 2009

Julie and Chris Yoways jointly and severally promises to pay to Sharon Razumich the principal sum of TWO HUNDRED THOUSAND DOLLARS, (\$200,000.00) with interest from December 1, 2009 at the rate of FIVE PERCENT (5%) percent per annum on the balance from time to time remaining unpaid. Payable on or before thirty (30 years) after above said date in THREE HUNDRED AND SIXTY (360) monthly installments of ONE THOUSAND SEVENTY THREE DOLLARS AND SIXTY FOUR CENTS (\$1,073.64) together with mortgage deed on real estate located in Hanover township, Cedar Lake, Indiana, securing said note. Payable in lawful money of the United States of America at Peoples Bank in Indiana or at such place as may hereafter be designated by written notice from the holder to the maker.

This Note may be prepaid in whole or in part at any time without premium penalty. All prepayments shall first be applied to interest, and then to principal payments in the order of their maturity.

Lender:

Borrowers:

Signed in the presence of:

Nicolette A Borys

Sharon Razumich

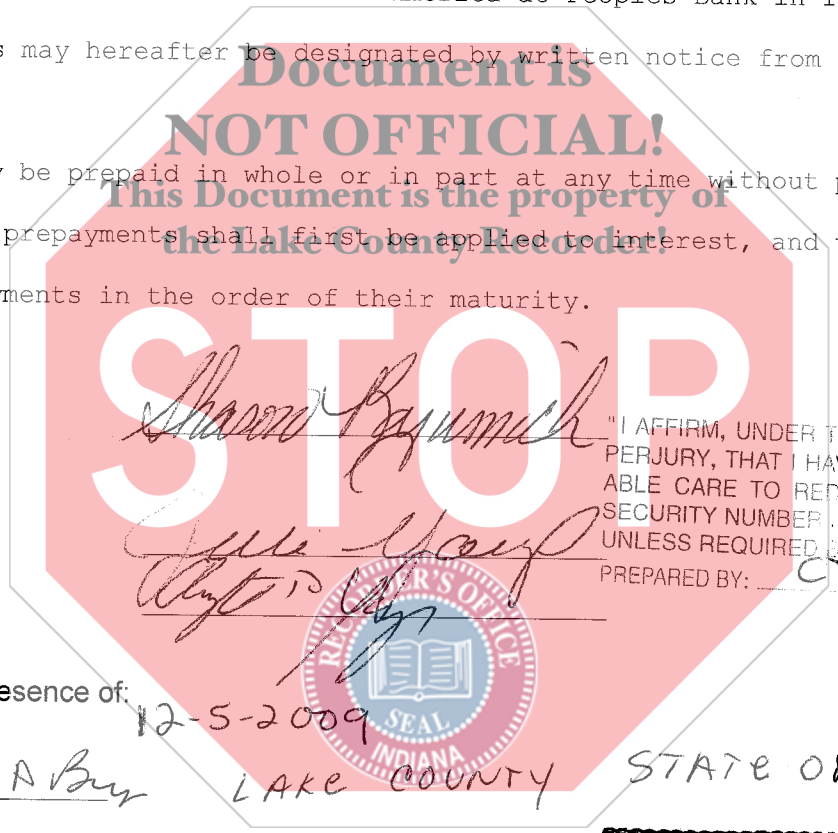
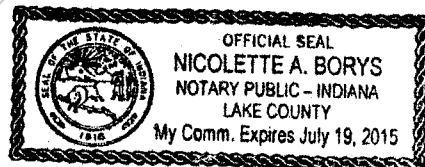
Julie Yoway  
Chris Yoway

12-5-2009

LAKE COUNTY

"I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REVEAL EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW."  
PREPARED BY: CLY

(SEAL)



2009 DEC 4 PM 12:58  
 STATE OF INDIANA  
 LAKE COUNTY  
 FILED FOR RECORD  
 MICHAEL A. BROWNE  
 RECORDER

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AO  
CS