

The LENDER:

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

The BORROWER:

Robert and Monique Sanders
898 West 72nd Avenue
Merrillville, Indiana 46410

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.

Feb 22, 2010

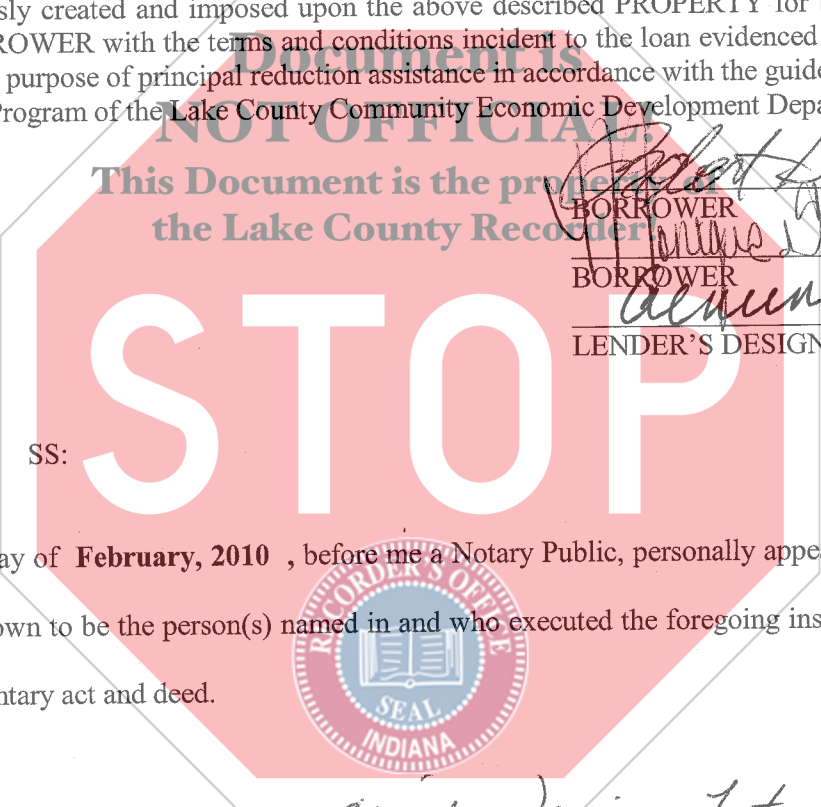
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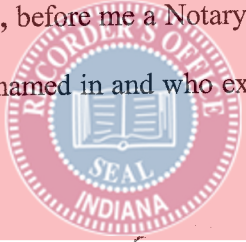
STATE OF INDIANA
COUNTY OF LAKE

SS:

On the 22nd day of February, 2010, before me a Notary Public, personally appeared Robert and Monique Sanders is to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that this was their voluntary act and deed.

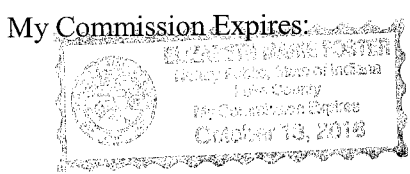


Robert Sanders
BORROWER
Monique Sanders
BORROWER
Deanna L. Hanks
LENDER'S DESIGNEE



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