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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MORTGAGE

REAL ESTATE MORTGAGE

THIS INDENTURE WITNESSETH that CHARLES T. GARCIA AND HEIDEMARIE GARCIA, individually and as Co-Trustees of the Garcia Family Trust, U/T/A Dated January 20, 2010, of 14745 B Drummond, Cedar Lake, Indiana, as MORTGAGOR,

MORTGAGES AND WARRANTS TO JULIE A. JOVANOVIICH, of 1143 Quail Run, DeKalb, IL 60115, as MORTGAGEE, the following real estate in Lake County, State of Indiana, to wit:

Lot 92 Lynnsway Subdivision Unit 2, Section 33, Township 34 North, Range 9 West and Section 4, Township 33 North, Range 9 West of the Second Principal Meridian, Lake County, Indiana

Commonly known as 14745 B Drummond, Cedar Lake, IN 46303

Parcel # 45-15-33-478-024.000-014

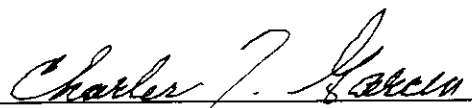
and the rents and profits therefrom, to secure the payment, when the same shall become due, of the following indebtedness: This Mortgage is given to secure a Promissory Note of even date herewith in the principal sum of Three Thousand (\$3,000.00) Dollars, executed by the Mortgagor herein in favor of the Mortgagee herein, due and payable on demand.

Upon failure to pay said indebtedness as it becomes due, or any part thereof at maturity, or the taxes or insurance hereinafter stipulated, then said indebtedness shall be due and collectible, and this mortgage may be foreclosed accordingly. It is further expressly agreed that, until said indebtedness is

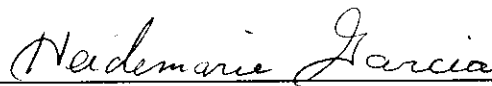
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paid, the Mortgagor will keep all legal taxes and charges against the real estate paid as they become due, and will keep the buildings thereon insured against fire and other casualties in an amount at least equal to the indebtedness from time to time owing, with loss payable clause in favor of the Mortgagee, and will, upon request, furnish evidence of such insurance to the Mortgagee, and failing to do so, the Mortgagee may pay said taxes or insurance, and the amount so paid, with FIVE (5%) percent interest thereon, shall become a part of the indebtedness secured by this mortgage.

Dated this 24TH day of November, 2010.



CHARLES T. GARCIA
Individually and as Co-Trustee
of the Garcia Family Trust

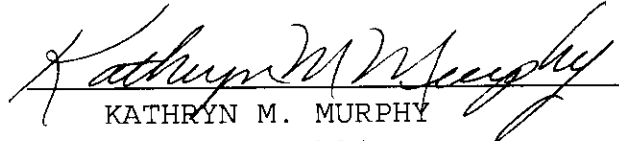


HEIDEMARIE GARCIA
Individually and as Co-Trustee
of the Garcia Family Trust

STATE OF INDIANA)
) ss:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 24TH day of November 2010, personally appeared CHARLES T. GARCIA AND HEIDEMARIE GARCIA, and

acknowledged the execution of the foregoing mortgage. In witness whereof, I have hereunto subscribed my name and affixed my official seal.


KATHRYN M. MURPHY
Notary Public

My Commission Expires: 4-27-2016

County of Residence: Lake



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.
MEGHANN E. LABADIE

This Document Prepared By:

MEGHANN E. LABADIE #26441-49
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Highland, IN 46322
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