

A

PROMISSORY NOTE

\$28,000 (AMOUNT)

5-30-14 (DATE)

2014 AUG 20 AM 11:30

FOR VALUE RECEIVED, the undersigned, (the "Maker"), hereby promises to pay to the order of Donna Hays (LENDER NAME) ("Payee") the principal sum of \$ 28,000 pursuant to the terms and conditions set forth herein.

PAYMENT OF PRINCIPAL. The principal amount of this Promissory Note (the "Note") and any accrued but unpaid interest shall be due and payable in 56 months (NUMBER OF PAYMENTS) (CIRCLE ONE: equal monthly installments / equal quarterly installments / payments as described below) beginning 4 mos. from move in (DATE OF FIRST PAYMENT). All payments under this Note shall be applied first to accrued but unpaid interest, and next to outstanding principal. If not sooner paid, the entire remaining indebtedness (including accrued interest) shall be due and payable on 5 to 5/2/14 (DATE OF FINAL PAYMENT).

INTEREST. This Note shall bear interest, compounded annually at (ANNUAL INTEREST RATE) percent.

PREPAYMENT. The Maker shall have the right at any time and from time to time to prepay this Note in whole or in part without premium or penalty.

REMEDIES. No delay or omission on part of the holder of this Note in exercising any right hereunder shall operate as a waiver of any such right or of any other right of such holder, nor shall any delay, omission or waiver on any one occasion be deemed a bar to or waiver of the same or any other right on any future occasion. The rights and remedies of the Payee shall be cumulative and may be pursued singly, successively, or together, in the sole discretion of the Payee.

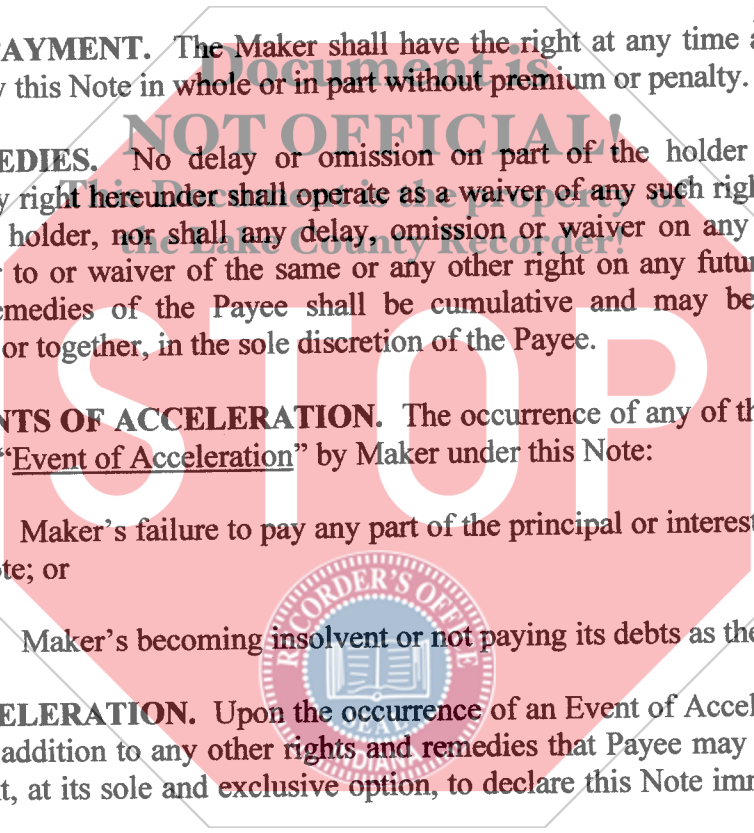
EVENTS OF ACCELERATION. The occurrence of any of the following shall constitute an "Event of Acceleration" by Maker under this Note:

- (a) Maker's failure to pay any part of the principal or interest as and when due under this Note; or
- (b) Maker's becoming insolvent or not paying its debts as they become due.

ACCELERATION. Upon the occurrence of an Event of Acceleration under this Note, and in addition to any other rights and remedies that Payee may have, Payee shall have the right, at its sole and exclusive option, to declare this Note immediately due and payable.

SUBORDINATION. The Maker's obligations under this Promissory Note are subordinated to all indebtedness, if any, of Maker, to any unrelated third party lender to

STATE OF FLORIDA
DAKOTA COUNTY
FILED FOR RECORD
MICHAEL J. BROWN
RECORDER
2014 AUG 20 AM 11:30



18
AD
CS
WLC

the extent such indebtedness is outstanding on the date of this Note and such subordination is required under the loan documents providing for such indebtedness.

WAIVERS BY MAKER. All parties to this Note including Maker and any sureties, endorsers, and guarantors hereby waive protest, presentment, notice of dishonor, and notice of acceleration of maturity and agree to continue to remain bound for the payment of principal, interest and all other sums due under this Note notwithstanding any change or changes by way of release, surrender, exchange, modification or substitution of any security for this Note or by way of any extension or extensions of time for the payment of principal and interest; and all such parties waive all and every kind of notice of such change or changes and agree that the same may be made without notice or consent of any of them.

EXPENSES. In the event any payment under this Note is not paid when due, the Maker agrees to pay, in addition to the principal and interest hereunder, reasonable attorneys' fees not exceeding a sum equal to 15% of the then outstanding balance owing on the Note, plus all other reasonable expenses incurred by Payee in exercising any of its rights and remedies upon default.

*NA
D. Hernandez
Coyline*

GOVERNING LAW. This Note shall be governed by, and construed in accordance with, the laws of the State of Indiana (STATE NAME).

SUCCESSORS. All of the foregoing is the promise of Maker and shall bind Maker and Maker's successors, heirs and assigns; provided, however, that Maker may not assign any of its rights or delegate any of its obligations hereunder without the prior written consent of the holder of this Note.

IN WITNESS WHEREOF, Maker has executed this Promissory Note as of the day and year first above written.

Maker: *Donna Hays*

(Signature)

*Ann King
Coyline*
(BORROWER NAME)

Signed before me, a notary public, on this 5th day of July, 2014.

State: IN
County: Lake

Christina M Hernandez

My commission expires: *1-4-19*



INDIANA REGISTERED LAND SURVEYOR
LOCATION REPORT

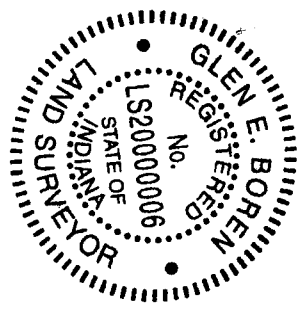
NOTE: PLEASE READ THIS CAUTION! THIS REPORT IS DESIGNED FOR USE BY A TITLE INSURANCE COMPANY WITH RESIDENTIAL LOAN POLICIES. NO CORNER MARKERS WERE SET AND THE LOCATION DATA HEREIN IS BASED ON LIMITED ACCURACY MEASUREMENTS. ALLOWABLE PERIMETER DISTANCES AND SIDE THE VARIANCES FOR PARCELS IN PLATTED SUBDIVISIONS, ONE FOOT MORE OR LESS, ALL OTHERS TWO FEET MORE OR LESS, DISTANCES OVER ONE HUNDRED FEET MAY BE ESTIMATED.

THESE NO LIABILITY WILL BE ASSUMED FOR ANY OF THIS DATA FOR CONSTRUCTION OF NEW IMPROVEMENTS OR FENCES.

OTHER THAN BUILDING LINES AND EASEMENTS PLATTED OR PROVIDED BY CLIENT, NO RESTRICTIONS OR COVENANTS ARE SHOWN. FENCE LINE LOCATIONS ARE APPROXIMATE. UNLESS OTHERWISE NOTED, NO SUBSTANTIAL PHYSICAL EVIDENCE OF POSSESSION WAS OBSERVED ALONG PERIMETER LINE OF TRACT AND ONLY RECORD PERIMETER DIMENSIONS ARE SHOWN.

FLOOD HAZARD STATEMENT: The accuracy of any flood hazard data shown on this report is subject to map scale uncertainty and to any other uncertainty in location or elevation on the Flood Insurance Rate Map, (FIRM). All of the within described land does lie in zone "X" areas determined to be outside of the 0.2% annual chance floodplain as said land plots by scale on Community Panel #1808900331E of the FIRM FOR THE TOWN OF CEDAR LAKE, INDIANA, dated JANUARY 18, 2012.

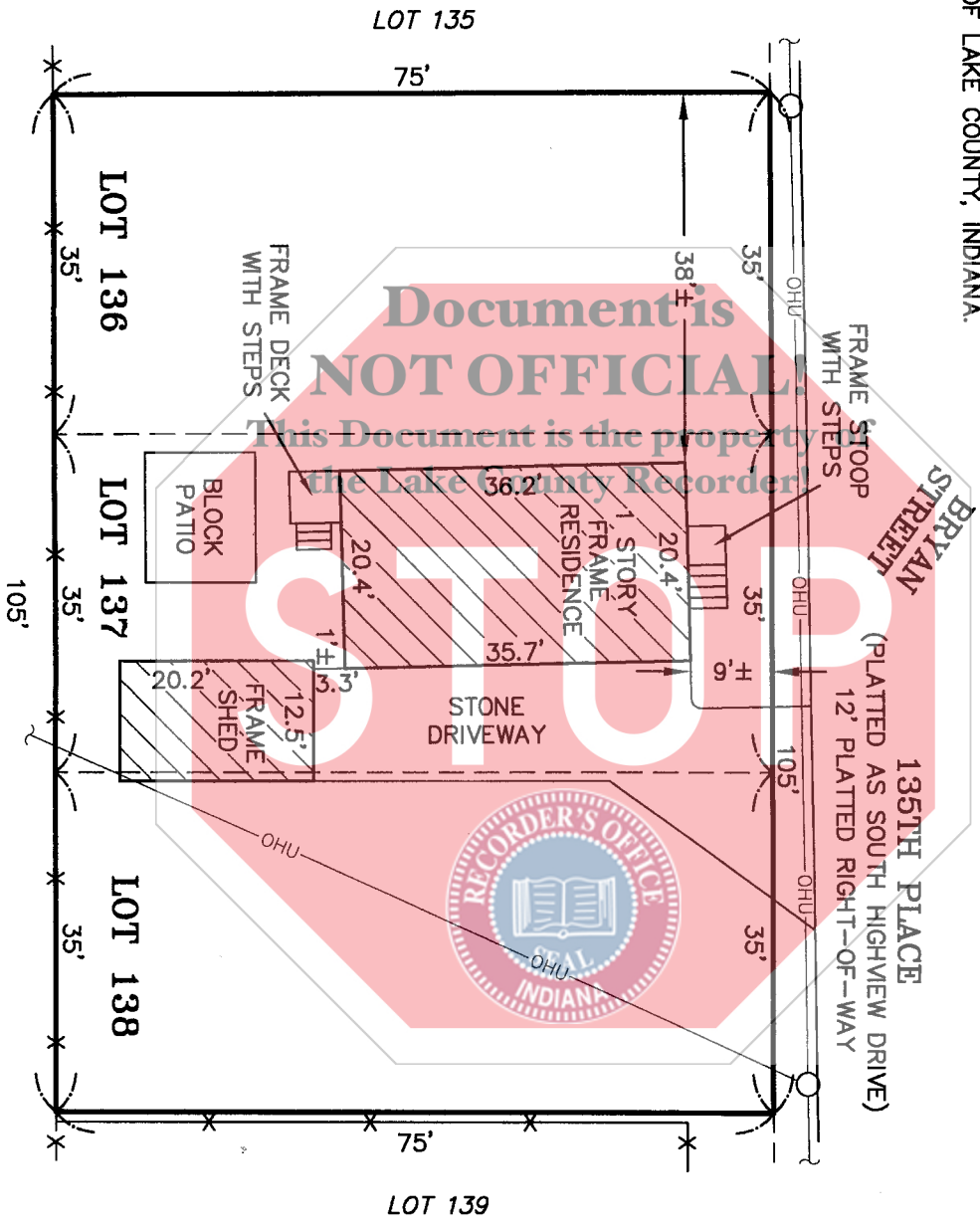
Property Description: LOTS 136, 137, AND 138 IN CEDAR POINT PARK, IN THE TOWN OF CEDAR LAKE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 15 PAGE 5, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



Title Company: CHICAGO TITLE COMPANY
 Com. No: 1402125
 CODY RICE

I hereby certify to only the parties named above that the real estate described herein was inspected under my supervision on the date indicated and that, to the best of my knowledge and belief, unless stated on this document, this report conforms with the requirements contained in Sections 27, 28 & 29 of title 865 IAC 1-12 for a Surveyor Location Report. This report may not be assigned or transferred.
 Certification Date: JULY 11, 2014
 Revision Date: JULY 23, 2014

Surveyor's Signature: GLE BOREN



— OHU — = OVERHEAD UTILITY WIRES
 — X — = FENCE

Plumb Tuckett & Associates
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 84 West 87th Place • Merrillville, IN 46410
 (219) 736-0555 • FAX (219) 789-0178
 www.plumbtuckett.com

SCALE: 1"=20'
 LOCATION REPORT
 JOB NO. L14555

7601 WEST 135TH PLACE
 CEDAR LAKE, INDIANA
 Ordered By: CENTURY 21-McCARTHY
 Reference: CODY RICE

DRAWN BY: MS
 DATE: 7/11/14
 REVISED: 7/23/14

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