MORTGAGE

2015 012921 THIS MORTGAGE is made

this 17th day of February, 2015, between the Mortgagor, LAURA A. VILLARREAL of 4123 Hohman Avenue, Hammond, IN 46327, (herein "Borrower"), and the Mortgagee, CYNTHIA COSTELLO AND FLOYD COSTELLO, whose address is

4123 Hohman Avenue, Indiana (herein "Lender").

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2015 MAR - 6 AM 10: 24

MICHAEL B. BROWN RECORDER

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty Thousand dollars (\$40,000.00), which indebtedness is evidenced by Borrower's Note dated February 17, 2015, (herein "Note), providing for payments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on March 1, 2019.

TO SECURE TO LENDER the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to, Lender the following described property located in the County of Lake, State of Indiana?

LOT 1 AND THE NORTH 10 FEET OF LOT 2 IN RESUBDIVISION OF LOTS I TO 18 AND 25 TO 42 IN BLOCK 2 IN WINSLOW'S ADDITION TO THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 9 PAGE 7, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PROPERTY ADDRESS: 4103 Towle Avenue, Hammond, IN 46327

PERMANENT TAX I.D. NO.: 45-02-25-203-001.000-023

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if the Mortgage is on a leasehold) are herein referred to as the "Property".

BORROWER covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property if unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Borrower's interest in the Property.

* This document is being re-recorded to ensure proper chain.

1500314

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

BORROWER

Karera (). Clland 2-19-2015 AURA A. VILLARREAL Date

STATE OF INDIANA

) SS

COUNTY OF LAKE

I, the undersigned, a Notary Public in and for said county and state, do hereby Certify that **LAURA A. VILLARREAL** personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this Towday of February, 2015.



cuNotary Publicie property o

Lake County Recorder!

My Commission Expires:

I affirm, under penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Scott R. Wheaton, Attorney at Law

This Instrument was Prepared by and After Recording, Return to:

Scott R. Wheaton, Esq. 3108 Ridge Road Lansing, IL 60438 (708) 895-2200