

1 Tim and Dana VanNoort, 241 Marimar Ct, Crown Point, IN 46307 (hereinafter called "Borrower"),  
2 for good and valuable consideration paid by Arturo Hoekstra, at 3124 State Street, Steger IL 60475  
3 (hereinafter called "Lender"), the receipt and sufficiency of which are hereby acknowledged, does hereby  
4 MORTGAGE, GRANT, BARGAIN, SELL and CONVEY to Lender the real estate commonly known as 241  
5 Marimar Ct, Crown Point, IN 46307, and more fully described in Exhibit "A" attached hereto, together with  
6 all privileges, easements, appurtenances, and other rights now or hereafter located thereon, all fixtures  
7 and equipment now or hereafter attached thereto or used in connection therewith, and all rents and profits  
8 therefrom, all of which are hereinafter called the "Premises".  
9

10 TO HAVE AND TO HOLD the Premises to Lender, Lender's personal representatives, heirs,  
11 successors, and assigns, forever, subject to conditions hereinafter set forth.  
12

13 This Mortgage is given to secure payment of money as evidenced by a certain promissory note  
14 (the "Note") of even date in which Borrower is the maker and Lender is the payee, and which is in the  
15 principal amount of \$262,000.00, with interest, if any, at the rate to be paid as provided for in the Note;  
16 provided, however, that if not sooner paid, the entire balance of the Note shall be due and payable as set  
17 forth in the Note and in any subsequent modifications thereto.  
18

19 Borrower, jointly and severally, if more than one, hereby covenants and agrees with Lender as  
20 follows:  
21

22 1. PAYMENT OF DEBT. Borrower shall pay when due the principal of and interest on the  
23 indebtedness evidenced by the Note in accordance with the terms thereof.  
24

25 2. STATE OF TITLE; WARRANTY. Borrower is lawfully seized of the Premises and the  
26 Premises are free and clear of all encumbrances whatsoever except: (a) the lien of real property taxes  
27 and assessments not yet due or payable; (b) legal highways; (c) zoning ordinances; (d) restrictions,  
28 conditions, covenants and utility easements of record. Borrower will forever warrant and defend the  
29 Premises except as provided in this Section 2.  
30

31 3. REAL PROPERTY TAXES; ASSESSMENTS, LIENS AND CHARGES. Borrower, when the  
32 same shall become due and payable, shall pay all real property taxes and installments of assessments,  
33 which are a lien on the Premises and, upon Lender's request, shall promptly provide Lender with proof of  
34 payment for the same. Borrower shall also pay, when the same shall become due and payable, any  
35 other governmental (Federal, State or local) levy or other charge which is or may become a lien against  
36 the Premises superior to this Mortgage and shall promptly discharge any lien which has or may have  
37 priority over this Mortgage except as to any mortgage lien set forth in Section 2, above, which Borrower  
38 shall not permit to be in default.  
39

40 4. INSURANCE. At borrower's expense, Borrower shall obtain and maintain in full force and  
41 effect at all times during the continuance of this Mortgage fire and extended coverage insurance in an  
42 amount sufficient to prevent Borrower from being a co-insurer under said policy of insurance, but in no  
43 event less than the aggregate unpaid balance of the Note and of all obligations secured by mortgages  
44 encumbering the Premises which have priority over this Mortgage. All such insurance policies or  
45 renewals thereof shall include a standard mortgage clause in favor of and in the form acceptable to  
46 Lender. Borrower shall promptly furnish Lender with a copy of said policies and all receipts of paid  
47 premiums. The policies of insurance shall provide for written notice to Lender at least 30 days prior to  
48 any cancellation, modification, or laps thereof. In the event of a loss, Borrower shall give prompt written  
49 notice to Lender and Lender may make proof of loss if not promptly made by Borrower.  
50

51 5. MAINTENANCE OF PREMISES. Borrower shall keep the Premises in good repair and shall  
52 not commit waste or permit deterioration to the premises, reasonable wear and tear excepted, and shall  
53 comply with all governmental (Federal, State, and local) regulations concerning the Premises. If this  
54 Mortgage is on a unit in a condominium, Borrower shall perform all of Borrower's obligations under the  
55 constituent condominium documents.

55  
CC  
LK

# NOT AN OFFICIAL DOCUMENT

## MORTGAGE

56  
57 Without Lender's prior consent, Borrower shall not grant any easements affecting the Premises,  
58 apply for any change in the current zoning designation for the Premises, change the use of the Premises  
59 other than what is being utilized for as of the date hereof, create or change or modify any existing  
60 restrictions, conditions or covenants affecting the Premises, subdivide the Premises, or construct or make  
61 any structural or substantial improvements, alteration or modifications to the Premises.  
62

63 6. PROTECTION OF LENDER'S SECURITY. If Borrower fails to perform the covenants and  
64 agreements contained in this Mortgage, or if any action or proceeding is commenced which Lender in  
65 Lender's reasonable judgement believes is detrimental to or impairs Lender's security in the Premises,  
66 including but not limited to eminent domain, insolvency, code enforcement, or arrangements or  
67 proceedings involving a bankrupt or decedent, the Lender, at Lender's option and upon notice to  
68 Borrower, may make such appearances, disburse such sums and take such action as is necessary to  
69 protect Lender's interest, including but not limited to, disbursement of reasonable attorney's fees and  
70 entry upon the Premises to make repairs.  
71

72 Any amounts disbursed by Lender pursuant to this Section 6 or for advances made for the  
73 payment of real property taxes, or insurance premiums, with interest thereon as hereinafter provided,  
74 shall become additional amounts owed by Borrower which are secured by this Mortgage. Such amounts  
75 shall be payable upon notice to Borrower from Lender requesting payment thereof and shall bear interest  
76 from the date of disbursement at the rate payable from time to time on the unpaid principal under the  
77 Note. Nothing contained herein shall require Lender to incur any expense or take any action hereunder,  
78 and Borrower hereby waives any and all claims or right against Lender to any payment on, or offset  
79 against, the indebtedness secured by reason of any such payment by Lender.  
80

81 Lender, or Lender's agents, shall have the right to enter upon the Premises at all reasonable  
82 times for the purpose of inspecting the same, provided Lender shall give Borrower adequate and  
83 reasonable notice under the circumstances prior to any such entry. The notice provided for herein need  
84 not conform with the provisions of Section 14 below.  
85

86 7. EMINENT DOMAIN. The proceeds of any award or claim for damages, direct or  
87 consequential, in connection with any condemnation proceedings or other taking of Premises, or a part  
88 thereof, or for conveyances in lieu of condemnation, are hereby assigned to Lender and shall be paid to  
89 Lender. When there is a total taking of the Premises, the proceeds shall be applied to the sums secured  
90 by this Mortgage, and the balance, if any shall be paid to Borrower. When there is a partial taking of the  
91 Premises, unless Lender and Borrower otherwise agree in writing, the proceeds paid for such taking shall  
92 be applied to the sums secured by this Mortgage in the proportion which the unpaid principal amount of  
93 the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value  
94 of the Premises immediately prior to the date of taking, and the balance of such proceeds shall be paid to  
95 Borrower.  
96

97 If (a) the Premises are abandoned, or (b) after notice by Lender to Borrower that the condemning  
98 authority offers to make an award or settle a claim for damages, Borrower fails to respond to Lender  
99 within 30 days after the date such notice is mailed, Lender is hereby authorized to collect and apply the  
100 proceeds, at Lender's option, either to restoration or repair of the Premises or to the sums secured by this  
101 Mortgage.  
102

103 Unless Lender and Borrower otherwise agree in writing, any application of proceeds to the sums  
104 secured by this Mortgage shall not extend or postpone the due date of the payment of the Note or change  
105 the amount of any installment due under the Note.  
106

107 8. TRANSFER OF THE PREMISES. If all or any part of the Premises or any interest therein is  
108 sold or transferred by Borrower without Lender's prior written consent, Lender may, at Lender's option,  
109 declare all sums secured by this Mortgage to be immediately due and payable; provided, however, that

July 28, 2022; 7029 W 83<sup>rd</sup> Place, Crown Point, IN 46307

# NOT AN OFFICIAL DOCUMENT

## MORTGAGE

110 the following transfers or conveyances shall not accelerate the indebtedness secured hereby: (a) the  
111 creation of a lien or encumbrance subordinate to this Mortgage, excluding, however, a conveyance by a  
112 Land Installment Contract or the granting of a leasehold interest containing an option to purchase, either  
113 of which shall require the prior written consent of Lender; (b) the creation of a purchase money security  
114 interest for personal property; and (c) a transfer by devise or descent or a transfer by operation of law  
115 upon the death of a co-owner.  
116

117 9. SECURITY AGREEMENT; ASSIGNMENT OF RENTS. This Mortgage shall act as and  
118 constitute a Security Agreement under the Uniform Commercial Code. Upon Lender's request, Borrower  
119 shall execute and deliver to Lender financing statements and other documents required to perfect a  
120 security interest in Borrower's personal property located on premises. The cost of recording such  
121 documents shall be paid by Borrower.  
122

123 As part of the security granted by this Mortgage, Borrower hereby assigns to Lender the rents of  
124 the Premises, provided that Borrower shall, prior to any acceleration of the amounts secured by this  
125 Mortgage, have the right to collect and retain said rents. All rents collected by Lender or Lender's agent  
126 shall be applied first to the payment of costs of operation and management of the Premises and collection  
127 of rents, including but not limited to, receiver's bonds and fees, reasonable attorney fees, and then to the  
128 sums secured by this Mortgage.  
129

130 10. DEFAULT; REMEDIES. The entire unpaid amount of the Note, together with all unpaid and  
131 accrued interest and all other charges and amounts payable to Lender under the Note or this Mortgage,  
132 shall at Lender's Option, become immediately due and payable: (a) if Borrower does not promptly pay  
133 and fully pay when due to amounts owed lender under the Note in accordance with the terms and tenor of  
134 the Note; (b) if the Premises or any part thereof or an interest thereon are sold or transferred except as  
135 permitted under the provisions of Section 8 of this Mortgage; (c) if Borrower fails to observe or perform  
136 any other provision, covenant or condition required of Borrower under the Note or this Mortgage within 30  
137 days after Lender gives notice to Borrower of Borrower's failure to observe or perform such provision,  
138 covenant or condition; (d) if the Premises are abandoned; (e) if an order for relief under any bankruptcy  
139 laws of the United States is issued naming Borrower as debtor or if Borrower makes an assignment for  
140 the benefit of creditors or enters into a composition agreement with Borrower's creditors; (f) if the interest  
141 of Borrower in the Premises is attached, levied upon, or seized by legal process; or (g) if a trustee,  
142 receiver or liquidator is appointed on behalf of Borrower. Upon an acceleration of the amounts secured  
143 by this Mortgage as provided for in this Section 10, Lender shall have the right to foreclose this Mortgage  
144 lien, have a receiver appointed, take possession of and manage the Premises, collect the rents derived  
145 from the Premises, and take any and all other action available to Lender under law.  
146

147 11. APPLICATION OF PAYMENTS. All payments received by Lender under the Note or this  
148 Mortgage, unless otherwise stated in this Mortgage, shall be applied by Lender first to the payment of any  
149 amounts advanced or paid by Lender for the protection of the security granted by this Mortgage, then  
150 expenses incurred by Lender by reason of Borrower's default under this Mortgage, then as interest  
151 payable on the Note, and then on the principal of the Note.  
152

153 12. FORBEARANCE; REMEDIES CUMULATIVE. If Lender (a) grants any extension of time or  
154 forbearance with respect to the payment of any sums secured by this Mortgage; (b) takes other  
155 additional security for the payment thereof; (c) waives or fails to exercise any right granted in this  
156 Mortgage or in the Note; (d) grants any release with or without consideration of the whole or part of the  
157 security granted by this Mortgage; or (e) amends or modifies in any respect any of the terms and  
158 provisions of this Mortgage or the Note, any such act or omission shall not release Borrower of any  
159 obligations under this Mortgage or under the Note, nor preclude Lender from exercising any right granted  
160 in this Mortgage or under law for a default by Borrower or for any subsequent default.  
161

162 Lender's procurement and payment of fire and casualty insurance and Lender's payment of real  
163 property taxes and assessments and other governmental charges and liens after Borrower has failed to

July 28, 2022; 7029 W 83<sup>rd</sup> Place, Crown Point, IN 46307

# NOT AN OFFICIAL DOCUMENT

## MORTGAGE

164 pay same shall not be a waiver of Borrower's default or Lender's right to accelerate the indebtedness  
165 secured thereby.  
166

167 All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy  
168 under this Mortgage or which are afforded under law and may be exercised concurrently, independently,  
169 and successively.  
170

171 13. SUCCESSORS AND ASSIGNS; JOINT AND SEVERAL LIABILITY; CAPTIONS;  
172 GOVERNING LAW; SEVERABILITY. Subject to the provisions of Section 8 above, the covenants and  
173 agreements of this Mortgage shall bind, and the rights hereunder shall inure to the respective successors  
174 and assigns, personal representatives and heirs of Lender and Borrower. All covenants and agreements  
175 of Borrower shall be joint and several. The captions and section headings of this Mortgage are for  
176 convenience only and shall not be used to interpret or define the provisions of this Mortgage. The  
177 Mortgage shall be governed by the laws of the State of Indiana, and, if any provision or clause of this  
178 Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this  
179 Mortgage or the Note which can be given effect without the conflicting provision. The provisions of this  
180 Mortgage and the Note are severable.  
181

182 14. ENVIRONMENTAL COMPLIANCE. Borrower represents, to the best of its knowledge that  
183 the Mortgaged Property is in compliance with all applicable Environmental Laws (as hereinafter defined)  
184 and that the Mortgaged Property does not contain any Hazardous Materials (as hereinafter defined)  
185 except as previously disclosed in writing to Lender. Upon the request of Lender, following an Event of  
186 Default, Borrower covenants and agrees that Borrower, at Lender's request shall deliver and pay for an  
187 environmental audit prepared by an engineer acceptable to Lender which discloses no evidence of the  
188 existence of any other Hazardous Materials on or in the Mortgaged Property. Borrower covenants and  
189 agrees that such environmental audit does not relieve Borrower from performing its own environmental  
190 audit or complying with Environmental Laws. Borrower represents and warrants that it has not caused or  
191 permitted any Hazardous Material to be placed on or in the Mortgaged Property in violation of any  
192 Environmental Laws and that to the best of its knowledge, there are no conditions currently existing or  
193 with the passage of time which would require or are likely to require clean-up, removal, remedial action,  
194 or other response pursuant to the Environmental Laws except as previously disclosed in writing to  
195 Lender. Borrower represents and warrants that to the best of its knowledge the Mortgaged Property has  
196 not been used as a dump site or storage site for Hazardous Materials and Borrower will not cause or  
197 permit the use of the Mortgaged Property or cause the use of any parcel adjacent thereto as a dump site  
198 or storage site for Hazardous Material other than in compliance with applicable Environmental Laws, nor  
199 will Borrower cause or permit any contamination on any part of the Mortgaged Property or cause the  
200 contamination of any adjacent parcel. Borrower represents and warrants that all Hazardous Materials  
201 (other than cleaning materials and other products customarily utilized in the maintenance and operation of  
202 the Mortgaged Property) which may be used by any person for any purpose upon the Mortgaged Property  
203 will be disclosed in writing to Lender and shall be used and stored thereon only in a safe manner, and in  
204 accordance with all industrial standards and Environment Laws. Borrower represents and warrants that  
205 Borrower is not a party to any litigation or administrative proceeding, nor, to the best of its knowledge, is  
206 any litigation or administrative proceeding threatened against it: which asserts or alleges that there is any  
207 violation of Environmental Laws with respect to the Mortgaged Property, nor is the Property subject to any  
208 judgement, decree, order or citation relating to or arising out of Environmental Laws and no permits or  
209 licenses are required under Environmental Laws relating to the Mortgaged Property. Borrower covenants  
210 and agrees to provide to Lender, immediately upon receipt by Borrower, copies of any correspondence,  
211 notice, pleading, citation, indictment, complaint, order, decree or other document from any source  
212 asserting or alleging a circumstance or condition which requires or may require a clean-up, removal,  
213 remedial action, or other response by or on the part of Borrower under the Environmental Laws or which  
214 seeks criminal or punitive penalties for Borrower for an alleged violation of Environmental Laws.  
215 Borrower further covenants and agrees to advise Lender as soon as Borrower becomes aware of any  
216 condition or circumstance which makes the covenants and warranties contained herein or in any other  
217 loan document incomplete or inaccurate.

July 28, 2022; 7029 W 83<sup>rd</sup> Place, Crown Point, IN 46307

# NOT AN OFFICIAL DOCUMENT

## MORTGAGE

218  
219  
220  
221  
222  
223  
224  
225  
226  
227  
228  
229  
230  
231  
232  
233  
234  
235  
236  
237  
238  
239  
240  
241  
242  
243  
244  
245  
246  
247  
248  
249  
250  
251  
252  
253  
254  
255  
256  
257  
258  
259  
260  
261  
262  
263  
264  
265  
266  
267  
268  
269  
270  
271

For purposes of this Instrument, the term "Environmental Laws" shall mean and refer to all federal, state and local laws relating to environmental matters, including, without limitation, those relating to fines, orders, injunctions, penalties, damages, contribution, permits, cost recovery compensation, losses or injuries resulting from the release or threatened release of hazardous materials and the generation, use, storage, transportation or disposal of hazardous material in any manner applicable to Borrower or the Mortgaged Property, including, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act of 1980 and the Super Fund Amendments and Reauthorization Act (42 U.S.C. S; 9601 et. Seq.), the Hazardous Materials Transportation Act (49 1.J.S.C. 51801 et. Seq.), the Resource Conservation and Recovery Act of 1976 (42 17.S.C. 8 6901 et. Seq.), the Federal Water Pollution Control Act (33 V.S.C. 5 1251 et. Seq.), the Clean Air Act (42 J.S.C. 5 7401 et. Seq.), the Federal Water Pollution Control Act (33 V.S.C. 5 1251 et. Seq.), the Clean Air Act (42 J.S.C. 5 7401 et. Seq.), the Toxic Substances Control Act of 1976 (15 U.S.C. § 2601 et. Seq.), the Safe Drinking Water Act (42 U.S.C. S; 300F-300J-11 et. Seq.), the Occupational Safety and Health Act of 1970 (29 U.S.C. 5 651 et. Seq.) and the Emergency Planning and Community Right to Know Act (42 U.S.C. S; 11001 et. Seq.), each as heretofore and hereafter amended or supplemented, and any analogous future or present local, state or federal statutes, rules and regulations promulgated thereunder or pursuant thereto and any other present or future law, ordinance, rule, regulation, permit or permit condition, order or directive addressing environmental, health, or safety issues of or by the federal government, any state or any political subdivision thereof, or any agency, court, or body of the federal government, any state or any political subdivision thereof, exercising executive, legislative, judicial, regulatory or administrative functions which are applicable to the Mortgaged Property.

In addition, for purposes of this Instrument, the term "Hazardous Materials" shall mean and refer to (a) any chemical, material or substance defined as or included in the definition of "hazardous substances," "hazardous wastes," "hazardous materials," "extremely hazardous waste," "restricted hazardous waste," "toxic pollutants," "contaminants," "pollutants," "toxic substances," or words of similar import under any applicable local, state or federal law or under the regulations adopted or publications promulgated pursuant thereto, including, without limitation, Environmental Laws, (b) any oil, petroleum or petroleum derived substance, any drilling fluids, produced waters or other wastes associated with the exploration, development or production of crude oil, any flammable substances or explosives, any radioactive materials, any hazardous wastes or substances, any toxic wastes or substances or any other materials or pollutants which (i) pose a hazard to the Mortgaged Property or to persons on or about the Mortgaged Property, or (ii) cause the Mortgaged Property to be in violation of any Environmental Laws, (c) asbestos and asbestos-containing-materials, radon gas, urea formaldehyde, or transformers or other electrical equipment which contain any oil or dielectric fluid containing polychlorinated biphenyls, and (d) any other chemical, material or substance, exposure to which is prohibited, limited or regulated by any governmental authority.

15. NOTICES. Except as otherwise set forth in this Mortgage or as may be otherwise required by applicable law, any notice to be given under this Mortgage shall be in writing and mailed with postage prepaid to Lender and Borrower at the addresses set forth at the beginning of this Mortgage or to such other addresses as Lender or Borrower may designate by notice given to the other party as provided for in this Section 15.

16. RELEASES. Upon payment of all sums secured by this Mortgage and the observance and performance of each of the covenants and agreements of this Mortgage to be observed and performed by Borrower, Lender shall provide to Borrower a release of this Mortgage, and of any other security interest given to Lender to secure the Note, in recordable form.

17. OTHER PROVISIONS. The Lender will have the right to be paid back for all costs and expenses in enforcing this Note to the extent not prohibited by applicable law. These expenses include, for example, reasonable attorney fees.

July 28, 2022; 7029 W 83<sup>rd</sup> Place, Crown Point, IN 46307

# NOT AN OFFICIAL DOCUMENT

## MORTGAGE

272 18. WAIVER OF JURY TRIAL. BORROWER AND LENDER, AFTER CONSULTING OR  
273 HAVING HAD THE OPPORTUNITY TO CONSULT WITH COUNSEL, KNOWINGLY, VOLUNTARILY  
274 AND INTENTIONALLY WAIVE ANY RIGHT EITHER OF THEM MAY HAVE TO A TRIAL BY A JURY IN  
275 ANY LITIGATION BASED UPON OR ARISING OUT OF THIS INSTRUMENT OR ANY OF THE  
276 TRANSACTIONS CONTEMPLATED BY THIS INSTRUMENT, OR ANY COURSE OF CONDUCT,  
277 DEALING, STATEMENTS (WHETHER ORAL OR WRITTEN) OR ACTIONS OF EITHER OF THEM.  
278 NEITHER BORROWER NOR LENDER SHALL SEEK TO CONSOLIDATE, BY CONTERCLAIM OR  
279 OTHERWISE, ANY SUCH ACTION IN WHICH A JURY TRIAL HAS BEEN WAIVED WITH ANY OTHER  
280 ACTION IN WHICH A JURY TRIAL CANNOT BE OR HAS NOT BEEN WAIVED. THESE PROVISIONS  
281 SHALL NOT BE DEEMED TO HAVE BEEN MODIFIED IN ANY RESPECT OR RELINQUISHED BY  
282 EITHER BORROWER OR LENDER EXCEPT BY A WRITTEN INSTRUMENT EXECUCED BY BOTH OF  
283 THEM.  
284


285 [Remainder of page intentionally left blank. Signature page follows.]  
286

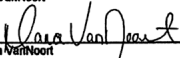
Property of Lake County Recorder

# NOT AN OFFICIAL DOCUMENT

## MORTGAGE

IN WITNESS WHEREOF, the undersigned Borrower has executed this Mortgage effective July 21, 2022.

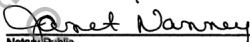
  
\_\_\_\_\_  
Tim VanNoort

  
\_\_\_\_\_  
Dana VanNoort

STATE OF ILLINOIS  
COUNTY OF WILL

Before me, a Notary Public in and for said County State, personally appeared Dana VanNoort, who, after having been duly sworn, acknowledged the execution of the foregoing Unconditional Unlimited Continuing Guaranty.

Witness my hand and Notary Seal this 26 day of July, 2022.

  
\_\_\_\_\_  
Notary Public

My Commission Expires: October 18, 2023

Document Prepare by:  
Arturo Hoekstra  
3124 State Street  
Steger, IL 60475



July 21, 2022; 241 Marimar Ct, Crown Point, IN 46307

# NOT AN OFFICIAL DOCUMENT

## MORTGAGE

### EXHIBIT A

#### LEGAL DESCRIPTION

Commonly known as: 241 Marimar Ct, Crown Point, IN 46307

Property Index # 45-16-08-455-004.000-042

Parcel 1:

Legal description of property

Greenmeadow Manor Unit No.1 All L.4 BL.2

Lake County


July 28, 2022; 7029 W 83<sup>rd</sup> Place, Crown Point, IN 46307



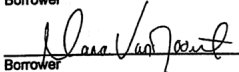
# NOT AN OFFICIAL DOCUMENT

## Commercial Promissory Note

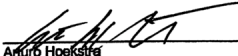
1. Parties: The undersigned is Tim and Dana VanNoort (Borrower), and Arturo Hoekstra (Lender).
2. Date of Agreement: July 21, 2022
3. Purpose of Loan: Purchase & Rehab of property: 241 Marimar Ct, Crown Point, IN 46307
4. Promise to pay: \$262,000.00 in 6 months
5. Breakdown of Loan: Borrower agrees to pay:
  - a. Amount of Loan: \$262,000.00
  - b. Interest Rate: 0.833333% per month, 10% per year
6. Daily Finance Charge: \$71.78
7. Repayment: Borrower will pay back this note in monthly interest payments of \$2,183.33 and 1 principal repayment plus any additional interest at time of closing for the sale of 241 Marimar Ct, Crown Point, IN 46307.
8. Extension: This agreement may be extended in 6 months for 3 additional months if agreed upon in writing by both parties.
9. Security: This loan shall be secured by the real property at 241 Marimar Ct, Crown Point, IN 46307. The Borrower shall not be permitted to encumber the property in any way that minimizes the security and priority of this loan. A mortgage of even date shall be recorded as notice of this note.

  
\_\_\_\_\_  
Borrower

7/26/22  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Borrower

7-26-22  
\_\_\_\_\_  
Date

  
\_\_\_\_\_  
Arturo Hoekstra

7-26-22  
\_\_\_\_\_  
Date