

MORTGAGE

PRAISE HOLDINGS LLC, a Indiana limited liability company (Mortgagor), whose address is 8104 Burr Street Crown Point, Indiana 46307 for consideration paid, grants to Turquoise World 401K Roth Account (Mortgagee), whose address is 2933 San Mateo Blvd NE., Albuquerque, New Mexico 87110, the following described real estate in Lake County, Indiana:

Legal Description: 2ND OAK PARK ADD. L.25 BL.35, Calumet Township, Lake County Indiana
Property address: 2395 JEFFERSON ST GARY, IN 46407

With mortgage covenants.

This mortgage secures the performance of the following obligation:

The payment of that certain Note, executed contemporaneously with this Mortgage, in the current principal sum of \$20,000.00, effective as of June 21, 2023, bearing interest at the rate of 10.0% per annum beginning June 21, 2023, which Mortgagor shall pay in monthly principal and interest installments of \$225.00, or more, per month with the first payment beginning August 1, 2023, and on the 1st day of each successive month thereafter until paid in full.

A late fee of \$50.00 shall be due and payable should any payment be fifteen (15) days past its due date.

There shall be no pre-payment penalty on this Mortgage and related Note.

Mortgagor shall send their monthly payments directly to Escrow Agent at: Sunwest Escrow, Inc., 10600 Menaul Blvd. NE, Albuquerque, NM 87112. Mortgagor shall pay the Escrow Agents set-up fee (if any), disbursement fees and close-out fee.

This mortgage is subject to the statutory mortgage condition for the breach of which it is subject to foreclosure as provided by law. The amount specified for insurance as provided in the statutory mortgage condition is \$20,000.00 or more, for the hazards covered by fire and extended coverage insurance, with an insurance company satisfactory to Mortgagee.

The default cure period on this Mortgage and accompanying Note shall be 90 days after demand is sent. The redemption period for this Mortgage, if foreclosed, shall be 1 month in lieu of 9 months.

Witness my hand and seal this ___ day of June, 2023

PRAISE HOLDINGS LLC, a INDIANA limited liability company

By: David H Zarsky
DAVID ZARSKY
Managing Member

ACKNOWLEDGMENT

STATE OF INDIANA)
) ss.
LAKE COUNTY)

This instrument was acknowledged before me on June 21, 2023 by David Zarsky, as Managing Member of PRAISE HOLDINGS LLC, a INDIANA limited liability company.

NATALIE RODRIGUEZ
Notary Public - State of New Mexico
Commission #1047147
My Comm. Expires Oct 24, 2026

MY COMMISSION EXPIRES:

Prepaid by David H Zarsky - Praise Holdings, LLC

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