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STATE OF INDIANA
LAKE COUNTY
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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2000 019247

DISCHARGE OF MORTGAGE

The Secretary of Housing and Urban Development (HUD) of Washington, D.C. acting by and through said Secretary's agent hereinbelow identified and signing, does by this document certify, and make known to the public, that a certain mortgage, described hereinbelow, is, together with the debt secured thereby, canceled and discharged, and said Secretary likewise hereby authorizes recordation of this document of discharge.

PARTICULARS OF MORTGAGE

MORTGAGOR: **Bruce E. Scheidt and Diana L. Scheidt, Husband and Wife**

FHA CASE NUMBER: **152-055649**

MORTGAGEE: **The Secretary of Housing and Urban Development**, the mortgagee of a mortgage executed **Bruce E. Scheidt and Diana L. Scheidt, Husband and Wife**, dated **August 31, 1983**, in the amount of **\$100,440.00**, recorded **September 2, 1983** as Instrument Number **723760**, all recording being in the Office of the Recorder of **Lake County, Indiana**.

PROPERTY DESCRIPTION:

Lot 101, in Castlebrook Unit 1, as per plat thereof, recorded in Plat Book 46 page 128, in the Office of the Recorder of Lake County, Indiana.

In Witness whereof, the undersigned at the left has hereunto made his/her signature as agent of said Secretary and the seal of the Department of Housing and Urban Development has been impressed hereon.

Andrew M. Cuomo
SECRETARY OF HOUSING AND URBAN DEVELOPMENT

Grant W. Simms

Date: January 19, 2000

BY: Grant W. Simms
Acting Chief
National Servicing & Loss Mitigation Center, Branch 3

Witnessed by

Sharon Howell

and

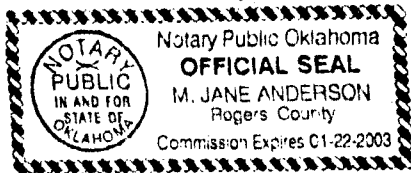
Joseph G. Long

STATE OF OKLAHOMA)
) SS.
COUNTY OF TULSA)



I, M. Jane Anderson, a Notary Public in and for Rogers County, Oklahoma, do hereby certify that Grant W. Simms, who is personally known to me and known to me to be the duly appointed Acting Chief, National Servicing & Loss Mitigation Center, Branch 3, appeared before me this day in person and acknowledged that he, being informed of the contents, signed, sealed and delivered the foregoing DISCHARGE OF MORTGAGE as his free and voluntary act as authorized agent for and on behalf of the Secretary of Housing and Urban Development by virtue of authority vested in him by the Section 204(g) of the National Housing Act, as amended, and 62 F.R. 54464.

Given under my hand and seal this 19th day of January, 2000.



M. Jane Anderson
Notary Public M. Jane Anderson
Resides in Rogers County

This document prepared under the direction of Mikel Anderson, Attorney Advisor with The Department of Housing and Urban Development.

Prepared and Requested by Colette Taylor
of Ameriquist Mtge at 1100 Town &
Country Rd #200, Orange, CA 92868
When Recorded Mail to:
Nationwide Recording Service - AMCI
17352 Daimler St. #200, Irvine, CA 92614

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U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING - FEDERAL HOUSING COMMISSIONER

NOTICE OF (1) TERMINATION, (2) SUSPENSION, OR (3) REINSTATEMENT
OF ASSISTANCE PAYMENT CONTRACT
(Section 235(b)(j) and (i))

INSTRUCTIONS: Execute original only within ten days after an event occurs which operates to terminate, suspend, or reinstate an assistance payment contract. See additional instructions and information about specifics on reverse. Maintain originals in mortgagee files only.

▲1. FHA CASE NUMBER 152-055649-256		▲2. DATE OF REPORT 11/17/00		3. PRESENT MORTGAGORS Diana Scheidt	
(Check One) <input type="checkbox"/> Orig. 235 Program <input checked="" type="checkbox"/> 235 with Recapture		<input type="checkbox"/> Rev. 235 Program		4. PROPERTY ADDRESS 17688 MARION DR. Lowell, IN 46352	
▲5. ORIGINAL MORTGAGE \$ 47350.00		▲6. INTEREST RATE 7.13 . 06 %		▲7. DATE INSURED 5-4-83	
▲10. LAST PAYMENT \$ 225.39		▲11. FORMULA 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/>		▲8. AMOUNT OVERPAID \$ 225.39	
▲15. REASON FOR SUSPENSION		▲12. NEXT PAYMENT \$		▲9. EFFECTIVE DATE 11/18/00	
(1) <input type="checkbox"/> Homeowner or cooperative member non occupancy. (2) <input type="checkbox"/> Homeowner or cooperative member elected not to receive assistance. (3) <input type="checkbox"/> Failure of homeowner or cooperative member to submit recertification as required by Section 235.350 of the Regulations. (4) <input type="checkbox"/> Recertification indicates that homeowner or cooperative member can make full payment with 20% or less of adjusted monthly income. (5) <input type="checkbox"/> Beginning of legal action to foreclose. (6) <input type="checkbox"/> Assumption of the mortgage obligation or cooperative membership by a party whose eligibility for assistance has not yet been established. (Date of first payment by assumptor: _____). (7) <input type="checkbox"/> Property occupied by ineligible alien over 18 years old. (8) <input type="checkbox"/> Direction of the Secretary.		▲13. FORMULA 1 <input type="checkbox"/> 2 <input type="checkbox"/>		▲14. NEXT PAYMENT DATE	
(1) <input type="checkbox"/> Homeowner or cooperative member non occupancy. (2) <input type="checkbox"/> Homeowner or cooperative member elected not to receive assistance. (3) <input type="checkbox"/> Failure of homeowner or cooperative member to submit recertification as required by Section 235.350 of the Regulations. (4) <input type="checkbox"/> Recertification indicates that homeowner or cooperative member can make full payment with 20% or less of adjusted monthly income. (5) <input type="checkbox"/> Beginning of legal action to foreclose. (6) <input type="checkbox"/> Assumption of the mortgage obligation or cooperative membership by a party whose eligibility for assistance has not yet been established. (Date of first payment by assumptor: _____). (7) <input type="checkbox"/> Property occupied by ineligible alien over 18 years old. (8) <input type="checkbox"/> Direction of the Secretary.		▲16. REASON FOR TERMINATION: (1) <input checked="" type="checkbox"/> Contract of mortgage insurance is terminated for any reason other than conveyance of title or assignment of mortgage to Secretary. (2) <input type="checkbox"/> Title conveyed to Secretary. (3) <input type="checkbox"/> Property purchased, mortgage obligation assumed, or cooperative membership assumed by a party not eligible for assistance. (4) <input type="checkbox"/> Contract of assistance payments has been suspended for three years without reinstatement. (5) <input type="checkbox"/> Assumptor refuses to execute note for Recapture of Assistance. (6) <input type="checkbox"/> Direction of the Secretary.		▲17. REASON FOR REINSTATEMENT: (1) <input type="checkbox"/> Terminated in error. (2) <input type="checkbox"/> Suspended in error. (3) <input type="checkbox"/> Homeowner or cooperative member reoccupies property. (4) <input type="checkbox"/> Homeowner elects to receive assistance. (5) <input type="checkbox"/> Family income decreased. 20% of adjusted income no longer sufficient to make full monthly payment. (6) <input type="checkbox"/> Late recertification received. (7) <input type="checkbox"/> Foreclosure has been dismissed. (8) <input type="checkbox"/> Assumption of the mortgage obligation or cooperative membership by a party eligible to receive assistance. (9) <input type="checkbox"/> Property no longer occupied by any ineligible alien over 18 years old. (10) <input type="checkbox"/> Direction of the Secretary.	
18. REINSTATEMENTS ONLY: Is reinstatement retroactive? ▲(1) <input type="checkbox"/> Yes (2) <input type="checkbox"/> No If "Yes," to what date? _____ Date of Form HUD-93114 reporting suspension or termination: _____		19. NAME, ADDRESS, AND ZIP CODE OF SERVICER LAKE MORTGAGE CO., INC. P.O. BOX 10768 MERRILLVILLE, IN 46411		20. SIGNATURE OF SERVICER OFFICIAL Donna Rust	
		▲ ZIP CODE 46411		21. TITLE Asst. Vice President	

REPRODUCED AT U.S. GOVT EXPENSE

ADDITIONAL INSTRUCTIONS AND INFORMATION, FORM HUD-93114

USE ONLY EDITIONS OF THIS FORM DATED 1982 OR LATER. EARLIER VERSIONS ARE OBSOLETE. Supplies of the current form are available from any HUD Area or Service Office.

Item 1: Check case numbers carefully. To correct an error, execute another Form HUD-93114 for your file.

Item 3: The mortgagors affected by the report. For simultaneous suspensions and reinstatements, enter the old mortgagors for suspension and the new ones for reinstatement.

Item 6: Enter the interest rate as one digit before the decimal and a two-digit fraction after the decimal, (i.e., 12.25 for 12¼%, 8.00 for 8%, and 7.50 for 7½%, etc.).

Item 8: The cumulative amount billed for months beginning after the date in Item 9 for suspensions and terminations only. The amount must be refunded by deduction from the next regular bill on Form HUD-93102. A record of the credit must be established on the related Form HUD-300 or equivalent ADP printout. After suspension or termination, no further assistance payments or handling charges are to be billed unless the contract is later reinstated.

Item 9: The date of the event requiring the action. For reinstatements, the date eligibility was established.

Item 10: The amount of the last assistance payment to which the mortgagor was entitled before suspension or termination, regardless of the action being reported now. The last payment to which the mortgagor was entitled was the payment due the first of the month in which termination or suspension became necessary.

Item 11: The formula under which the payment in Item 10 was computed: 1=the difference between the full mortgage payment and 20% of adjusted income; 2=the difference between principal, interest, and MIP on the mortgage and principal and interest on an identical mortgage at the applicable assisted interest rate (1%, 4%, 4½%, 5%, 5½%, 6%, 6½%, or 8%).

Item 12: Reinstatements only. The amount of the first assistance payment to be filled, regardless of the month for which it is billed.

Item 13: The formula under which the payment in Item 12 was computed. See Item 11 above.

Item 14: First billing which will include payment on a reinstated contract.

Document is NOT OFFICIAL!
CHECK ONLY ONE BOX IN ITEMS 15 THROUGH 17.

Item 15 (3): Use if annual recertification is not received by 30 days after anniversary date or other required recertification is not received by 30 days after it is required and requested by the mortgagee.

Item 15 (5): This takes place when the first action required by law as a part of the foreclosure process is taken.

Item 15 (6): Use when eligibility of the assumptor is not certain, but an application has been or will be submitted. If no application will be submitted, terminate. Applicable for recapture cases as well.

Item 15 (7): Use when citizenship or eligible alien status has not been established.

Item 16: A report must be executed if one of the reasons for termination occurs while the contract is suspended.

Item 16 (3): Use only when no application for approval of the assumptor will be submitted or an application is disapproved by the HUD field office.

Item 16 (5): Use only for 235 cases subject to recapture when note has not been executed by eligible assumptor to support continued assistance payments.

Item 17: The date of the first assistance payment to which the mortgagor is entitled varies, depending on the reasons for suspension and reinstatement.

Item 17 (1) and (2): Use only when an earlier termination or suspension should not have been reported. An explanation is required in the mortgagee's files. Reinstatement is retroactive to the date of the error.

Item 17 (3): Use when suspension was because of 15 (1) or (2). The mortgagor is entitled assistance from the first of the month in which he occupied the property, unless a recertification is involved, in which case see instruction 17 (5).

Item 17 (4): Use when suspension was because of 15 (2). The mortgagor is entitled to assistance from the first of the month following the election.

Item 17 (5): Use when suspension was because of 15 (4). Reinstatement must be based on recertification. Mortgagor is entitled to assistance beginning with assistance payment due no earlier than first of month following, no later than first of second month following mortgagee's receipt of recertification, at the mortgagee's option.

Item 17 (6): Use when suspension was because of 15 (3). Reinstatement as for 17 (5).

Item 17 (7): Reinstatement may be retroactive to the date of suspension. Costs incurred prior to dismissal of foreclosure may be recovered from the mortgagor but may not be included in any assistance payments calculation or claim for mortgagee insurance benefits.

Item 17 (8): No payment may be billed until eligibility is established, but payments are authorized from the date the assumptor acquired an interest in and occupied the property. If the contract of sale was less than 90 days after the seller ceased to occupy, payments may be retroactive to the date of suspension, at the rate for which the assumptor qualifies. Use when suspension was because of 15 (1), or (6).

Item 18: Must be completed when reinstatement is reported. Reinstatement is not retroactive unless the first payment is earlier than the first of the month in which Item 9 falls. The date is the due date of the oldest assistance payment to be billed on behalf of the present mortgagor. If there has been an assumption, and both mortgagors might be eligible for payment for the same month, only one payment, based on the seller's eligibility, is authorized, provided the seller occupied the property.

THE TERMINATION OR SUSPENSION OF THE ASSISTANCE PAYMENTS CONTRACT HAS NO EFFECT ON THE CONTRACT OF MORTGAGE INSURANCE. All the rights of the mortgagee under the contract of mortgage insurance remain in full force and effect, regardless of the status of the assistance payments contract.