

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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2005 006683

2005 JAN 28 AM 9:22

**SUBORDINATE MORTGAGE**

RECORDER

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on 1/1/05

The Mortgagor is Wayne Mleczo. Whose address is 15810 Sherman Street, Lowell, IN 46356. This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the Principle sum of \$4,648.00. This debt is evidenced by borrowers note dated the same day as this Security Instrument ("Note"), Which provides for the full debt, if not paid earlier, due and payable on 11/1/32.

This Security Instrument secures the Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrowers covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with power of sale the following described property located in

Which has the address of 15810 Sherman Street, Lowell, IN 46356.

TOGETHER WITH all the improvements now or here after erected on the property, and all easements, appurtenances, and fixtures now or hereafter apart of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Return to: Webster Bank, N.A. -CH 450  
609 West Johnson Ave  
Cheshire, CT 06410



Sub Note # 2005-006683

1500 KM  
CK# 1630895  
50V

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdictions to constitute a uniform security instrument covering real property.

Borrower and Lender covenant agree as follows:

1. **Payment of Principle.** Borrower shall pay when due the principle of the debt evidenced by the Note.
2. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successor in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
3. **Successor and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrowers covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not sign the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any Accommodations with regard to the term of this Security Instrument or the note without the Borrower's consent.
4. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to the Lender. Any notice to the lender shall be given by first class mail to: **Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, DC 10410 or any address Lender designates by notice to the borrower.** Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
5. **Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not effect other provisions of this Security Instrument or the note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
6. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

**NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:**

- 7. **Acceleration; Remedies.** If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under the Paragraph 7 of the Subordinate Note, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act) (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph or applicable law.

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

\_\_\_\_\_

*Wayne J. Mleczo*  
Borrower

\_\_\_\_\_

\_\_\_\_\_ Borrower

\_\_\_\_\_ {Space Below This Line for Acknowledgement}

State of: )  
County of: )

On this the \_\_\_\_\_ day of \_\_\_\_\_ before me personally appeared Wayne Mleczo known to me personally to be the person(s) in and who executed before me as their free act and deed.



ILLINOIS  
Notary Public, State of:

TERESA OSBRINK  
Printed name of Notary

*Teresa Osbrink*

My commission expires on:  
9-9-06