

2014 004817

2014 JAN 24 AM 9:55

MICHAEL B. BROWN  
RECORDER

Recording Requested By:  
Ocwen Loan Servicing, LLC

When Recorded Return to: *Prepared BY*  
*LAWA SOWL*  
Ocwen Loan Servicing, LLC  
Attention: Loss Mitigation  
3700 J Street, SW  
Suite 555  
Cedar Rapids, IA 52404

*79231088*  
When Recorded Return To:  
Indecomm Global Services  
2925 Country Drive  
St. Paul, MN 55117

Loan Number: 0602445180

FHA Case No. FR\_1519674092703

----- {Space above this line for recording data} -----

**SUBORDINATE MORTGAGE**

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **December 25, 2013**. The Mortgagor is **SUSANNE M KOWAL**, whose address is **1799 WEDGEWOOD CT CROWN POINT IN 46307** ("Borrower"). This Security is given to the Secretary of Housing and Urban Development, whose address is **451 Seventh Street, SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **TWENTY TWO THOUSAND FOUR HUNDRED EIGHTY TWO DOLLARS AND THIRTY EIGHT CENTS (U.S. \$22,482.38)**. This debt is evidenced by Borrower's note dated the same date as this Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **December 01, 2043**. This Security Instrument secures Lender: (a) the repayment of all 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 Borrower's 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 **LAKE County, IN**:

See attached Legal Description

Which has the address of **1799 WEDGEWOOD CT CROWN POINT IN 46307** ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part 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 the 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 or record.

*-14- 1*

*# 26.00*  
*M.E*  
*# 062131277*  
714868-000037

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

Borrower and Lender covenant agree as follows:

**UNIFORM COVENANTS.**

1. **Payment of Principal.** Borrower shall pay when due the principal 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 sum secured by this Security Instrument granted by Lender to any successor in the interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in the interest. Lender shall not be required to commence proceedings against any successors in the interest or refuse to extend time for payment of otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in the 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. **Successors 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. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute 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 sum 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 of the Note without that Borrower's consent.
4. **Notices.** Any notices to Borrower provided for in this Security Instrument shall be given by delivering it by mailing 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 Lender. Any notice to 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 20410 or any address Lender designates by notice 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 affect other provisions of this Security Instrument or the Note which can be given effect without 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. 3751et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and 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, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witness

Signature \_\_\_\_\_

Print \_\_\_\_\_

Signature \_\_\_\_\_

Print \_\_\_\_\_

*Susanne M. Kowal* \_\_\_\_\_ (Seal)  
SUSANNE M KOWAL  
Borrower

Witness

Signature \_\_\_\_\_

Print \_\_\_\_\_

\_\_\_\_\_ (Seal)  
Borrower

Signature \_\_\_\_\_

Print \_\_\_\_\_

Witness

Signature \_\_\_\_\_

Print \_\_\_\_\_

\_\_\_\_\_ (Seal)  
Borrower

Signature \_\_\_\_\_

Print \_\_\_\_\_

Witness

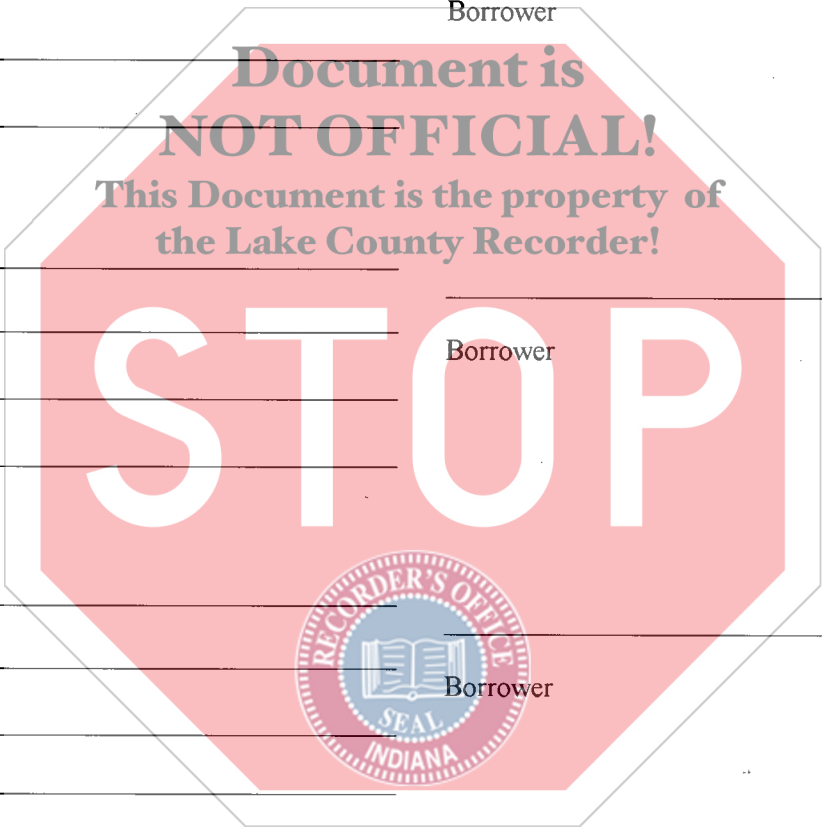
Signature \_\_\_\_\_

Print \_\_\_\_\_

\_\_\_\_\_ (Seal)  
Borrower

Signature \_\_\_\_\_

Print \_\_\_\_\_



AT-A

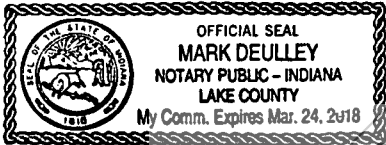
714868-000037

**BORROWER ACKNOWLEDGMENT**

State of IN  
County of LAKE

On this 30 day of DECEMBER 2013, before me, the undersigned, a Notary Public in and for said county and state, personally appeared SUSANNE M KOWAL, personally known to me or identified to my satisfaction to be the person(s) who executed the within instrument, and they duly acknowledged that said instrument is their act and deed, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.

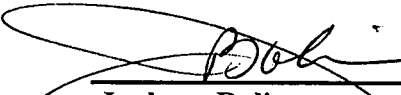


mk Deulley  
Notary Public  
My Commission Expires: 3/24/2018



**INDIANA AFFIRMATION STATEMENT**

**"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."**

  
Jaylynn Bolin

**Signature**  
**Printed Name**



6

**LEGAL DESCRIPTION  
EXHIBIT "A"**

Tax ID Number(s): 45-11-24-176-010.000-036

Land situated in the Town of Schererville in the County of Lake in the State of IN

Part of Lot 11, in Brandonwood Lakes Townhomes, in the Town of Schererville, as per plat thereof, recorded in Plat Book 64 Page 36, in the Office of the recorder of Lake County, Indiana, described as follows, beginning at the Southwest corner of said Lot 11; thence North 35 degrees 10 minutes 35 seconds West a distance of 53.75 feet thence North 69 degrees 23 minutes 45 seconds East a distance of 106.37 feet to the East line of said Lot 11; thence South 48 degrees 00 minutes 01 seconds East along the East line, a distance of 15.76 feet thence Westerly along the Southerly line of said Lot 11, to the place of beginning.

Commonly known as: 1799 Wedgewood Ct, Crown Point, IN 46307



⑦