

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 067557

2014 OCT 23 PM 2: 04

MICHAEL B. BROWN
RECORDER

Prepared by:
J Mock
M&T Bank
475 Crosspoint Parkway
Getzville, NY 14068

Record and Return To:

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
530 SOUTH MAIN STREET
SUITE 1031
AKRON, OH 44311

[Space Above This Line for Recording Data]

FHA Case No. 151-9536093
Loan No. xxxxxx8368

14002609

SUBORDINATE MORTGAGE

NOT OFFICIAL!

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **July 22, 2014**. The Mortgagor is **TONY L. FLOWERS, SR AND MICHELLE A. FLOWERS, AS HUSBAND AND WIFE**, whose address is **15519 98TH PL DYER IN 46311** ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 2488 E 81st Street, Suite 700, Tulsa, OK 74137 ("Lender"). Borrower owes Lender the principal sum of **Twenty thousand two hundred twenty six Dollars and 52/100 (U.S. \$20,226.52)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **November 1, 2043**.

This Security Instrument secures to 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 1 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 County of **LAKE** and State of **INDIANA** which has the address of: **15519 98TH PL DYER IN 46311** as more fully described in the legal property description attached hereto as Schedule A/Exhibit A.

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

26- E
OK. 12358474
DN

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.

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 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 successors 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. 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 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 that Borrower's consent.

4. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or 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, 2488 E 81st Street, Suite 700, Tulsa, OK 74137 or any address Lender designates by notice to 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 affect 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. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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 non judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 9 9.) 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.

This deed of trust/mortgage is subordinate only to the deed of trust/mortgage between TONY L. FLOWERS AND MICHELLE A. FLOWERS, HUSBAND AND WIFE [borrower's name], mortgagors and BANK OF AMERICA, N.A., as Lender, dated 07/24/2009, recorded 07/30/2009 in Book N/A at Page N/A, instrument# 2009-052650 in the amount of \$210,338.00.



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

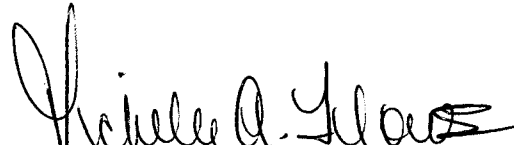
Witness by:

Printed Name

Printed Name

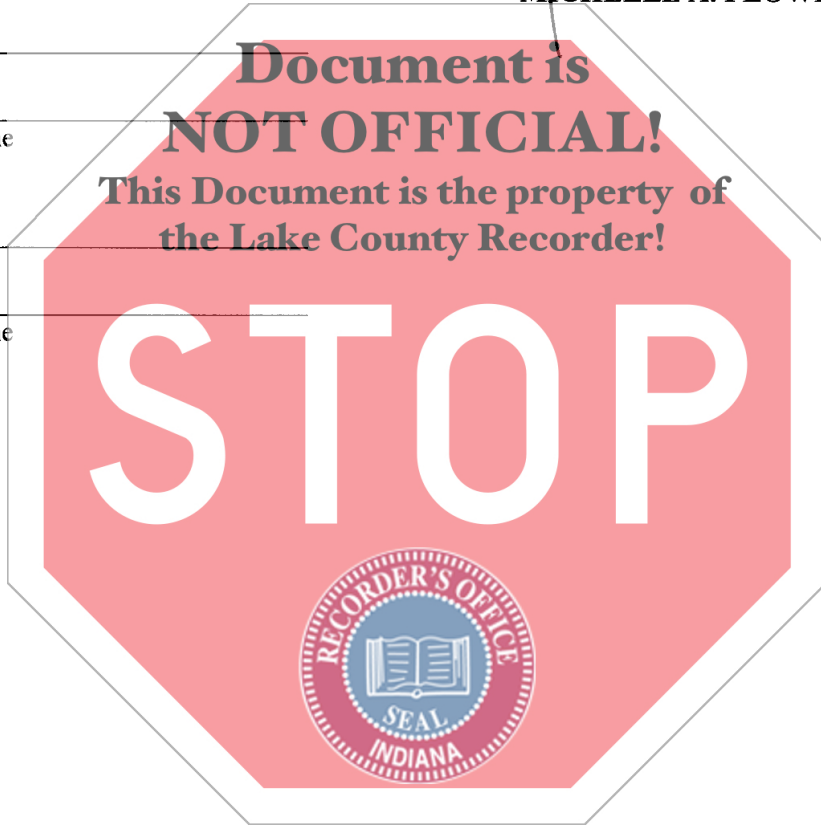

TONY J. FLOWERS, SR A/K/A
TONY J. FLOWERS

Witness by:


MICHELLE A. FLOWERS

Printed Name

Printed Name



_____[Space Below This Line for Acknowledgements]_____

State of Indiana)
)ss.:
County of Lake)

On the 6th day of September in the year 2014 before me, the undersigned, personally appeared TONY L. FLOWERS, SR A/K/A TONY L. FLOWERS, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Tracey Castro
Notary Public

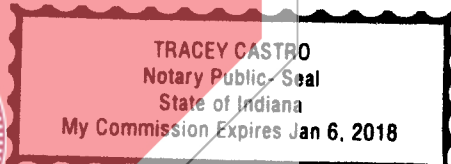


State of Indiana)
)ss.:
County of Lake)

On the 20th day of September in the year 2014 before me, the undersigned, personally appeared MICHELLE A. FLOWERS, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.



Tracey Castro
Notary Public



"I AFFIRM, UNDER THE PENALTIES FOR PERJURY,
THAT I HAVE TAKEN REASONABLE CARE TO REDACT
EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT,
UNLESS REQUIRED BY LAW."

NAME: Kristina McDermitt
Kristina McDermitt

SIGNATURE/NAME AFFIDAVIT

STATE OF Indiana
COUNTY OF Lake } SS

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, TONY L. FLOWERS, SR A/K/A TONY L. FLOWERS, who, after being by me first duly sworn, upon oath does depose and say:

THAT TONY L. FLOWERS, SR, as the name appears on the current deed of record, **OR** the deed to be recorded with this transaction, is one and the same person as:

TONY L. FLOWERS, as the name appears in various documents.

AND THAT, the signature below is his/her legal signature for all purposes.

NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

Signed: *Tony L. Flowers Sr.*

Subscribed and Sworn to before me this 23rd day of September, 2014

Tracey Castro

Notary Public: Tracey Castro
Print Name

My Commission Expires: Jan. 06, 2018

TRACEY CASTRO
Notary Public- Seal
State of Indiana
My Commission Expires Jan 6, 2018



Schedule A / Exhibit A

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, STATE OF INDIANA:

LOT 170, EXCEPT THE NORTH 89.5 FEET THEREOF, IN PRAIRIE TRAILS PHASE V, AS PER PLAT

THEREOF, RECORDED IN PLAT BOOK 97, PAGE 22, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

TAX ID NUMBER: 45-10-36-332-019.000-032

BEING THE SAME PROPERTY CONVEYED BY QUIT CLAIM DEED

GRANTOR: TONY L. FLOWERS, SR.

GRANTEE: TONY L. FLOWERS, SR. AND MICHELLE A. FLOWERS, AS HUSBAND AND WIFE

DATED: 01/28/2008

RECORDED: 02/18/2008

BOOK-PAGE/DOC#: 2008-019363

ADDRESS: 15519 98TH PL, DYER, IN, 46311

