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Prepared by:
KEVIN DANWIN
M&T BANK
475 Crosspoint Parkway
Getzville, NY 14068

2014 083833

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 DEC 30 PM 2:32

MICHAEL D. BROWN
RECORDER

Record and Return To:

Record 1st

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. 156-0701127

Loan No. xxxxxx0106

14041195

SUBORDINATE MORTGAGE

Document is

NOT OFFICIAL!

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **November 5, 2014**. The Mortgagor is **ERIN Z ROPAC** whose address is **1246 LILY LN SCHERERVILLE IN 46375** ("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 **Forty four thousand nine hundred twenty two Dollars and 46/100 (U.S. \$44,922.46)**. 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 **October 1, 2044**.

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: **1246 LILY LN SCHERERVILLE IN 46375** 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."

250K
123598002
MC 10/12
EJR

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 of 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.

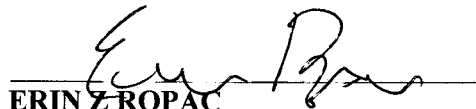
This deed of trust/mortgage is subordinate only to the deed of trust/mortgage between ERIN Z ROPAC, AN UNMARRIED PERSON [borrower's name], mortgagors and MERS FOR COMMUNITY CENTRAL MORTGAGE COMPANY, LLC, as Lender, dated 01/26/2011, recorded 02/04/2011 in Book N/A at Page N/A, INSTRUMENT #2011 006501 in the amount of \$176,411.00 as assigned and/or modified, if applicable.

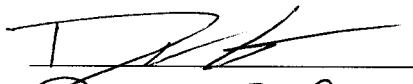


BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(r) executed by Borrower and recorded with it.

Witness by:


Priscilla Bugarin
Printed Name

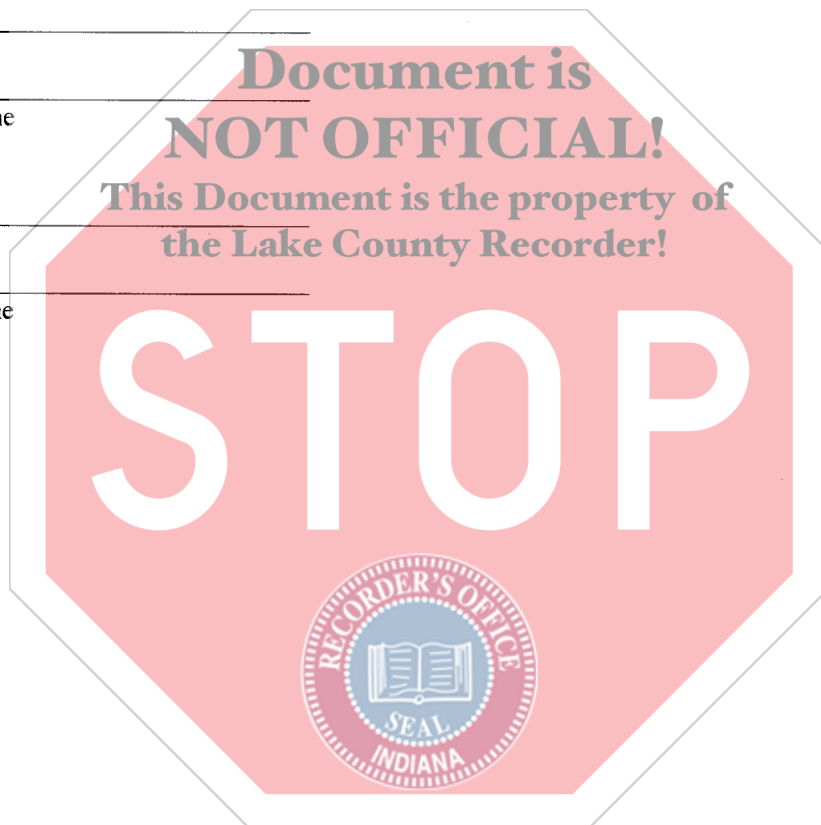

ERIN ZROPAC


David B Galvez
Printed Name

Witness by: _____

Printed Name

Printed Name



[Space Below This Line for Acknowledgements]

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

On the 24 day of November in the year 2014 before me, the undersigned, personally appeared ERIN Z ROPAC, 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.



Mirey Rodriguez
Notary Public

State of _____)
)ss.:
County of _____)

On the ___ day of _____ in the year _____ before me, the undersigned, personally appeared _____, 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.

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: Kristine McDermit

Kristine McDermit



Schedule A / Exhibit A

SITUATED IN THE COUNTY OF LAKE, STATE OF INDIANA:
PART OF LOT 18 IN AUBURN MEADOW SUBDIVISION, PHASE 4, IN THE
TOWN OF SCHERERVILLE,
AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 93 PAGE 45, IN THE
OFFICE OF THE
RECORDER OF LAKE COUNTY, INDIANA, DESCRIBED AS: COMMENCING AT
THE NORTHWEST
CORNER OF SAID LOT 18; THENCE SOUTH 01 DEGREES 07 MINUTES 28
SECONDS EAST, ALONG
THE WEST LINE OF SAID LOT 18, A DISTANCE OF 85.77 FEET TO THE POINT
OF BEGINNING;
THENCE CONTINUING SOUTH 01 DEGREES 07 MINUTES 28 SECONDS EAST,
ALONG THE WEST
LINE OF SAID LOT 18, A DISTANCE OF 28.02 FEET; THENCE NORTH 78
DEGREES 42 MINUTES 05
SECONDS EAST, 220.54 FEET TO A POINT ON THE CURVED EASTERLY LINE
OF SAID LOT 18;
THENCE NORTHERLY ALONG SAID CURVED EASTERLY LOT LINE, 28.56
FEET; THENCE SOUTH 78
DEGREES 42 MINUTES 05 SECONDS WEST, 208.20 FEET TO THE POINT OF
BEGINNING.
TAX ID NUMBER: 45-11-08-326-015.000-036
BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED
GRANTOR: RICHARD GASKEY JR. AND CAROL GASKEY, HUSBAND AND
WIFE
GRANTEE: ERIN Z ROPAC
DATED: 01/26/2011
RECORDED: 02/04/2011
BOOK-PAGE/DOC#: 2011 006500
ADDRESS: 1246 LILY LN, SCHERERVILLE, IN, 46375

