

2015 023522

2015 APR 21 AM 10:00

MICHAEL B. BROWN
RECORDER

THIS INSTRUMENT PREPARED BY:
This document was prepared by:
Closing Dept
American Financial Resources, Inc.
9 Sylvan Way
Parsippany, NJ 07054
973-983-5626

LOAN #: 2141220

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION

STATE OF IN

COUNTY OF Lake

FILED

Document APR 17 2015

NOT OFFICIAL!
JOHN E. PETALAS
LAKE COUNTY AUDITOR

This Manufactured Home Affidavit of Affixation is made this 17 day of March, 2015 and is incorporated into and shall be deemed to supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower" or "Homeowner") to secure Borrower's Note to American Financial Resources, Inc.

("Lender").

Borrower and Lender state that it is their intent that the manufactured home be and remain permanently attached to and part of the real property, and that it be regarded as an immovable fixture thereto and not as personal property.

"Homeowner" being duly sworn, on his, her or their oath state(s) as follows:

- 1. Homeowner owns the manufactured home ("Home") described as follows:

New _____ Used X Year 1996 Length 44 Width 27

Manufacturer/Make MHE

Model Name or Model No. 9748

Serial No. M0277992

Serial No. _____

Serial No. _____

Serial No. _____

011540

HUD Label Number(s) PFS389219/PFS289220

Certificate of Title Number _____

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

Ellie Mae, Inc.

Page 1 of 5

Initials: AES

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03/17/2015 12:23 PM PST

NO SALES DISCLOSURE NEEDED

Approved Assessor's Office

By: [Signature]



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34727
39192
RM

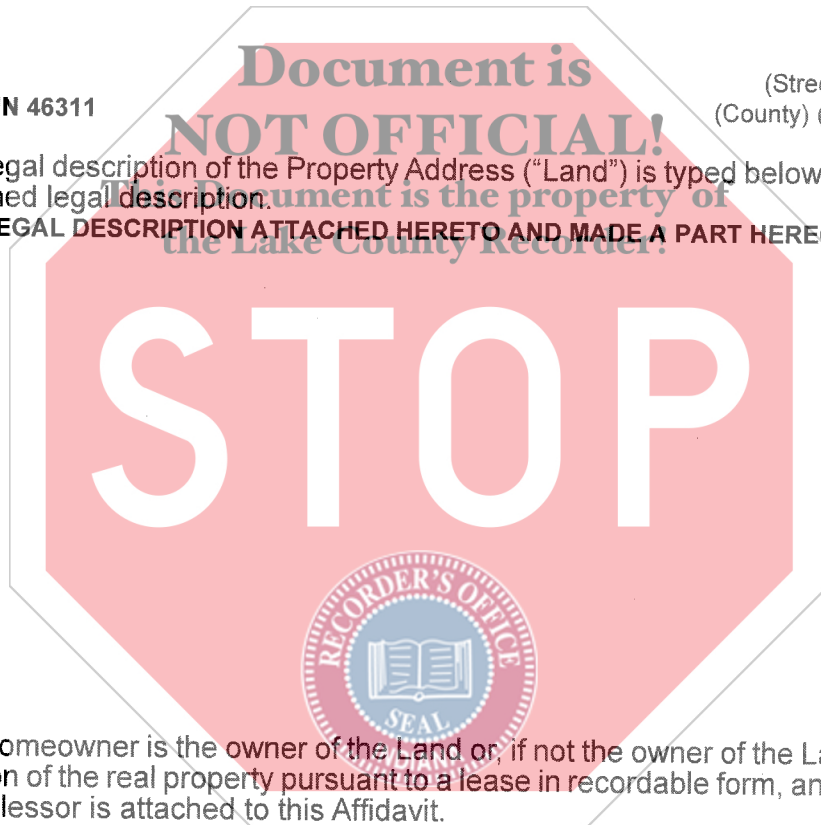
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2. The Home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.
3. If the Homeowner is the first retail buyer of the Home, Homeowner is in receipt of (i) the manufacturer's warranty for the Home, (ii) the consumer manual for the Home, (iii) the Insulation Disclosure for the Home, and (iv) the formaldehyde health notice for the Home.
4. The Homeowner is in receipt of manufacturer's recommended maintenance program regarding the carpets and manufacturer's warranties covering the heating/cooling system, hot water heater, range, etc.
5. The Home is or will be located at the following "Property Address":
9943 Kreitzburg Street, Dyer

Lake, IN 46311

(Street or Route, City)
(County) (State, Zip Code)

6. The legal description of the Property Address ("Land") is typed below or please see attached legal description.
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".



7. The Homeowner is the owner of the Land or, if not the owner of the Land, is in possession of the real property pursuant to a lease in recordable form, and the consent of the lessor is attached to this Affidavit.
8. The Home is or shall be anchored to the Land by attachment to a permanent foundation, constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty, and permanently connected to appropriate residential utilities (e.g., water, gas, electricity, sewer) ("Permanently Affixed"). The Homeowner intends that the Home be an immoveable fixture and a permanent improvement to the Land.
9. The Home shall be assessed and taxed as an improvement to the Land. The Homeowner understands that if the Lender does not escrow for these taxes, that the Homeowner will be responsible for payment of such taxes.

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10. The Home is subject to the following security interests (each, a "Security Interest"):

American Financial Resources, Inc.

Name of Lienholder _____ Name of Lienholder _____

Address: 9 Sylvan Way Address: _____
Parsippany, NJ 07054

Original Principal Amount Secured: \$ 91,517.00 Original Principal Amount Secured: \$ _____

11. Homeowner agrees that as of today, or if the Home is not yet located at the Property Address, upon the delivery of the Home to the Property Address:

- (a) All permits required by governmental authorities have been obtained;
- (b) The foundation system for the Home was designed by an engineer to meet the soil conditions of the Land. All foundations are constructed in accordance with applicable state and local building codes, and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty;
- (c) If piers are used for the Home, they will be placed where recommended by the Home manufacturer;
- (d) The wheels, axles, towbar or hitch were removed when the Home was placed on the Property Address; and
- (e) The Home is (i) Permanently Affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the Land.

12. If the Homeowner is the owner of the Land, any conveyance or financing of the Home and the Land shall be a single transaction under applicable state law.

13. Other than those disclosed in this Affidavit, the Homeowner is not aware of (i) any other claim, lien or encumbrance affecting the Home, (ii) any facts or information known to the Homeowner that could reasonably affect the validity of the title of the Home or the existence or non-existence of security interests in it.

14. The Homeowner hereby initials one of the following choices, as it applies to title to the Home:

- A. The Home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the Homeowner, is attached to this Affidavit, or previously was recorded in the real property records of the jurisdiction where the Home is to be located.
- B. The Home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin.
- C. The manufacturer's certificate of origin and/or certificate of title to the Home shall be has been eliminated as required by applicable law.
- D. The Home shall be covered by a certificate of title.

15. This Affidavit is executed by Homeowner pursuant to applicable state law.

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LOAN #: 2141220

This Affidavit is executed by Homeowner(s) and Lienholder(s) pursuant to applicable state law and shall be recorded in the real property records in the county in which the real property and manufactured home are located.

ADAM E SAWATSKI

3-20-15

(Seal)

DATE

State of INDIANA

County of LAKE SS:

Before me the undersigned, a Notary Public for LAKE
(Notary's county of residence) County, State of Indiana, personally appeared ADAM E
SAWATSKI, (name of signer), and acknowledged the execution of this instrument this 20th day
of MARCH, 2015.

NOT OFFICIAL!

This Document is the property of

My commission expires: 1-20-2022

(Notary's signature)

County of residence: LAKE

KATREENA C. GUGGERTY

(Printed/typed name), Notary Public

KATREENA C. GUGGERTY
NOTARY PUBLIC - OFFICIAL SEAL
State of Indiana, Lake County
My Commission Expires Jan. 20, 2022



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LEGAL DESCRIPTION

File No: 08-01075686

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

A PART OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 36, TOWNSHIP 35 NORTH, RANGE 10 WEST, OF THE 2ND P.M. IN LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS; BEGINNING AT A POINT 718.26 FEET WEST OF THE SOUTHEAST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SAID SECTION 36, AS MEASURED ALONG

THE SOUTH LINE THEREOF AND 685 FEET NORTH OF SAID SOUTH LINE MEASURED AT RIGHT ANGLES THERETO: THENCE NORTH 75 FEET AT RIGHT ANGLES TO SAID SOUTH LINES THENCE SOUTH 120.87 FEET WEST PARALLEL TO SAID SOUTH LINE; THENCE SOUTH AT RIGHT ANGLES TO THE LAST DESCRIBED LINE 75 FEET; THENCE EAST PARALLEL TO SAID SOUTH LINE 120.87 FEET TO THE POINT OF BEGINNING.

BEING THE SAME PROPERTY CONVEYED TO ADAM E. SAWATSKI BY DEED FROM JOSEPH W. CLARK AND/OR KELLY S. CLARK RECORDED 07/26/2013 IN DEED BOOK PAGE 2013-54776, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA.

