

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 062929

2015 SEP 14 PM 2:02

MICHAEL B. BROWN
RECORDER

When recorded, return to:
Primary Residential Mortgage, Inc.
Attn: Final Docs
1480 North 2200 West
Salt Lake City, UT 84116
800-748-4424

Title Order No.: 158250

LOAN #: 300036593

State of Indiana

[Space Above This Line For Recording Data]

Document is
NOT OFFICIAL!
MORTGAGE
This Document is the property of
the Lake County Recorder

FHA Case No.
156-2619113-703-203B

MIN: 1001464-6000035345-7
MERS PHONE #: 1-888-679-6377

THIS MORTGAGE ("Security Instrument") is given on August 27, 2015.
RALPH HARRY RODICK III, MARRIED MAN

The Mortgagor is

("Borrower").

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has mailing address of P.O. Box 2026, Flint, MI 48501-2026 and a street address of 1901 E. Voorhees St., Suite C, Danville, IL 61834. MERS telephone number is (888) 679-MERS.
Primary Residential Mortgage, Inc.

("Lender") is organized and

existing under the laws of Utah,
and has an address of 1480 North 2200 West, Salt Lake City, UT 84116.

Borrower owes Lender the principal sum of **ONE HUNDRED THOUSAND SIX HUNDRED FORTY TWO AND NO/100******* Dollars (U.S. **\$100,642.00**).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **September 1, 2045**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, 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, grant and convey to MERS

FHA Indiana Mortgage - 4/96
Ellie Mae, Inc.

Page 1 of 6

INEFHADE 0414
INEFHADE
08/26/2015 07:36 AM PST

C.M
\$34.00
M.E

COMMUNITY TITLE COMPANY
FILE NO 158250



LOAN #: 300036593
County, Indiana.
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 45-07-26-379-011,000-006

(solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in Lake
which has the address of 1003 N Indiana St, Griffith,
Indiana 46319 ("Property Address");
[Zip Code]

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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and cancelling this Security Instrument.
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 and agree as follows:
UNIFORM COVENANTS

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.
2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these terms are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."
Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations 24 CFR Part 1024, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may be based on amounts due for the mortgage insurance premium. If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).
3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:
First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;
Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;
Third, to interest due under the Note;
Fourth, to amortization of the principal of the Note; and
Fifth, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.



In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments. If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable. Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, (b) contests in good faith the lien by, or defends against enforcement of the lien in a legal proceeding with the Lender's opinion operate to prevent the lien to this Security Instrument. Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument. Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt. Lender may, except as limited by regulations issued by the Secretary, in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law (including Section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclosure if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) Mortgage Not Insured. Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the fore-



going, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceedings. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization 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.

12. 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, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument 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 terms of this Security Instrument or the Note without that Borrower's consent. **13. 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 Lender's address stated herein 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. **14. 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.

15. Borrower's Copy. Borrower shall be given one confirmed copy of the Note and of this Security Instrument. **16. Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property. Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. **17. "Hazardous Substances"** are those substances listed as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Hazardous Substances" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

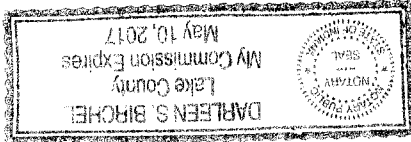
17. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only. If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant. Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, 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 Paragraph 9, 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

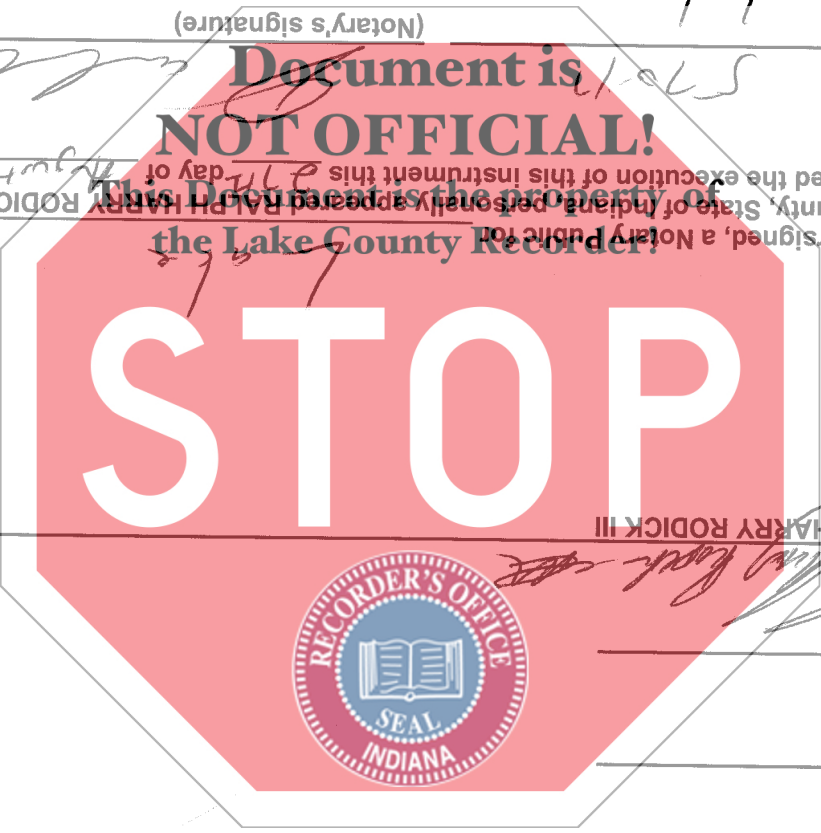




County of residence: Lake
(Printed/typed name), Notary Public Darleen S. Birchel

My commission expires: _____
(Notary's signature) [Signature]

Before me the undersigned, a Notary Public for the State of Indiana, personally appeared Ralph Harry Rodick III, (name of county of residence) County, State of Indiana, on this 27th day of August, 2015, and acknowledged the execution of this instrument to be the property of the Lake County Recorder!



State of INDIANA
County of LAKE SS:

Notary's name of Ralph Harry Rodick III
DATE 8-27-15 (Seal)

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

preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph 18 or applicable law.
19. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower.
20. Waiver of Valuation and Appraisal. Borrower waives all right of valuation and appraisal.
21. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.
[Check applicable box(es)].
 Condominium Rider
 Graduated Payment Rider
 Growing Equity Rider
 Other(s) [specify]
 Planned Unit Development Rider



08/26/2015 07:36 AM PST
INEFFHADE
INEFFHADE 0414

Page 6 of 6

FHA Indiana Mortgage - 4/96
Elle Mae, Inc.

THIS DOCUMENT WAS PREPARED BY:
SHELBBIE KENNEDY
PRIMARY RESIDENTIAL MORTGAGE, INC
1480 NORTH 2200 WEST
SALT LAKE CITY, UT 84116

SHELBBIE KENNEDY
SHELBBIE KENNEDY

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.



Lender: Primary Residential Mortgage, Inc.
NMLS ID: 3094
Loan Originator: Silas Sutton
NMLS ID: 169981

LOAN #: 300036593

**EXHIBIT "A"
LEGAL DESCRIPTION**

File No.: 158250

LOT FORTY-TWO (42), LAWNDALE GARDENS EIGHTH ADDITION, IN THE TOWN OF GRIFFITH, AS SHOWN IN PLAT BOOK 35, PAGE 52, IN LAKE COUNTY, INDIANA.



STATE OF INDIANA)
)
COUNTY OF LAKE)

PARCEL #45-07-26-379-011.000-006

SS:

AFFIDAVIT OF CERTIFICATION OF TRUST

ROBERT C. MANDERNACH, II, being sworn upon oath, states and certifies that:

1. He is the duly appointed and acting Successor Trustee of the MANDERNACH REVOCABLE TRUST Dated June 21, 1995.
2. The Trust Agreement is in existence and is in full force and effect.
3. The original Trustee, ROBERT C. MANDERNACH, died May 20, 2010, as evidenced by the redacted copy of his death certificate attached hereto and made a part hereof, marked as Exhibit "A".
4. There were no amendments made to the Trust prior to the death of ROBERT C. MANDERNACH.
5. At the death of ROBERT C. MANDERNACH, the Trust terms called for the Affiant, ROBERT C. MANDERNACH, II, to begin serving as Successor Trustee.
6. That the said ROBERT C. MANDERNACH, II as Successor Trustee, has continued to serve as the Successor Trustee since the death of ROBERT C. MANDERNACH.
7. That at the death of ROBERT C. MANDERNACH, the ROBERT C. MANDERNACH LIVING TRUST was fee simple owner of the following described real estate:

LOT 42, LAWNDALE GARDENS EIGHTH ADDITION, IN THE TOWN OF GRIFFITH, AS SHOWN IN PLAT BOOK 35, PAGE 52, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



COMMUNITY TITLE COMPANY
FILE NO 158250

Commonly known as: 1003 N. INDIANA, GRIFFITH, IN 46319

8. Affiant makes this Affidavit of Certification of Trust for the purpose of showing current status of the MANDERNACH REVOCABLE TRUST, dated January 30, 1998, that she is the Successor Trustee named in the Trust, that she has been acting as Successor Trustee since the death of the original Trustee and Grantor on the date heretofore set forth, and for the purpose of showing that she has the right to act for and on behalf of the Trust.

9. That the estate/trust of ROBERT C. MANDERNACH was not subject to federal estate tax.

IN WITNESS WHEREOF, Affiant has executed this Affidavit of Certification of Trust on this 27th day of August, 2015.

Robert C. Mandernach

ROBERT C. MANDERNACH, II, Successor Trustee of the MANDERNACH REVOCABLE TRUST

Document is NOT OFFICIAL!

STATE OF INDIANA
COUNTY OF LAKE

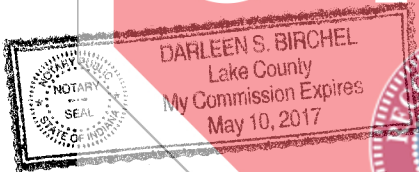
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Before me, the undersigned, a Notary Public for Lake County, State of Indiana, personally appeared ROBERT C. MANDERNACH, II, who acknowledged the execution of this instrument this 27th day of August, 2015.

Darleen S. Birchel

NOTARY PUBLIC SIGNATURE

Darleen Birchel



THIS INSTRUMENT PREPARED BY:
MICHAEL D. DOBOSZ, ATTORNEY AT LAW (#14539-64)
HILBRICH CUNNINGHAM DOBOSZ VINOVICH & SANDOVAL, LLP
2637-45TH ST., HIGHLAND, IN 46322
PH: (219) 924-2427 FAX: (219) 924-2481

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.

Michael D. Dobosz, Attorney at Law

**Document is
NOT OFFICIAL!**

**This Document is the property of
the Lake County Recorder!**

STOP



INDIANA STATE DEPARTMENT OF HEALTH
CERTIFICATE OF DEATH



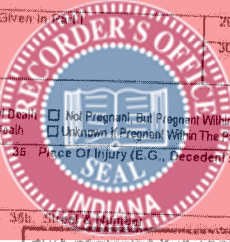
Local No. 1598-10

1. Decedent's Legal Name (First, Middle, Last) Robert Carl Mandernach				1a. Maiden Last Name (If Female) ---		2. Sex Male		3. Time Of Death 2:08 p.m.		4. Date Of Death (Month/Day/Year) May 20, 2010	
5. Social Security Number		6a. Age - Yrs 78		6b. Under 1 Year Months		6c. Under 1 Month Days		6d. Under 1 Day Hours		6e. Under 1 Hour Minutes	
7. Date Of Birth (Month/Day/Year) April 16 1932		8. Birthplace (City And State Or Foreign Country) Griffith Indiana									
9. Ever In U.S. Armed Forces? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown		10. If Death Occurred In A Hospital <input type="checkbox"/> Inpatient <input type="checkbox"/> Emergency Department Outpatient <input type="checkbox"/> Dead On Arrival									
11. Facility Name (If Not Institution, Give Street And Number) 1003 North Indiana											
12. City Or Town, State, And Zip Code Griffith, Indiana 46319											
13. County Of Death Lake				14. Marital Status At Time Of Death <input type="checkbox"/> Married <input type="checkbox"/> Married, But Separated <input type="checkbox"/> Divorced <input checked="" type="checkbox"/> Widowed <input type="checkbox"/> Never Married <input type="checkbox"/> Unknown				15. Decedent's Usual Occupation Accountant			
16. Residence - State Indiana				17. Kind Of Business/Industry Steel				18. City Or Town Griffith			
19. Decedent's Education Some college no degree				20. Decedent Of Hispanic Origin No				21. Decedent's Race White			
22. Father's Name (First, Middle, Last) Nelson Raymond Mandernach				23. Mother's Name (First, Middle, Last) Frances Dorothy Patterson				24. Mother's Maiden Last Name Beiriger			
25. Informant's Name Robert Mandernach				26. Relationship To Decedent Son				27. Mailing Address (Street And Number, City, State, Zip Code) P.O. Box 376 Griffith IN 46319			
28. Method Of Disposition <input checked="" type="checkbox"/> Burial <input type="checkbox"/> Cremation <input type="checkbox"/> Donation <input type="checkbox"/> Entombment <input type="checkbox"/> Removal From State <input type="checkbox"/> Other (Specify)				29. Place Of Disposition (Name Of Cemetery, Crematory, Other Place) Chapel Lawn Cemetery				30. Location - City, Town, And State Schererville, Indiana			
31. Was Coroner Contacted? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				32. Name And Complete Address Of Funeral Home Fagen Miller Funeral Home 242 N. Griffith Blvd Griffith IN 46319				33. Funeral Home License Number FH83002754			
34. Signature Of Indiana Funeral Service Licensee <i>Scott J. ...</i>				35. License Number (Of Licensee) FDO1006861				36. Cause Of Death (See Instructions And Examples) A. Brain tumor B. Abdominal aortic aneurysm C. pneumonia D. Approximate Interval: Onset To Death 60 days			
37. Part I. Enter The Chain Of Events - Diseases, Injuries, Or Complications - That Directly Caused The Death, Do Not Enter Terminal Events Such As Cardiac Arrest, Respiratory Arrest, Or Ventricular Fibrillation Without Showing The Etiology. Do Not Abbreviate. Enter Only One Cause On A Line. Add Additional Lines If Necessary. Immediate Cause (Final Disease Or Condition Resulting In Death)				38. Part II. Enter Other Significant Conditions Contributing To Death, But Not Resulting In The Underlying Cause, Given In Part I.				39. Was An Autopsy Performed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
40. Did Tobacco Use Contribute To Death? <input type="checkbox"/> Yes <input type="checkbox"/> Probably <input checked="" type="checkbox"/> No <input type="checkbox"/> Unknown				41. If Female: <input type="checkbox"/> Not Pregnant Within Past Year <input type="checkbox"/> Pregnant At Time Of Death <input type="checkbox"/> Not Pregnant, But Pregnant Within 42 Days Of Death <input type="checkbox"/> Not Pregnant, But Pregnant 43 Days To 1 Year Before Death <input type="checkbox"/> Unknown If Pregnant Within The Past Year				42. Manner Of Death: <input checked="" type="checkbox"/> Natural <input type="checkbox"/> Homicide <input type="checkbox"/> Accident <input type="checkbox"/> Pending Investigation <input type="checkbox"/> Suicide <input type="checkbox"/> Could Not Be Determined			
43. Date Of Injury (Month/Day/Year)				44. Time Of Injury				45. Place Of Injury (E.G., Decedent's Home, Construction Site, Restaurant, Wooded Area)			
46. Location Of Injury - State				47. City Or Town				48. Injury At Work? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
49. Describe How Injury Occurred				50. Street Number				51. Apt. No.			
52. Zip Code				53. State				54. City			
55. Signature Of Person Certifying Cause Of Death <i>Dr. Ranginan</i>				56. Name, Address And Zip Code Of Person Certifying Cause Of Death Dr. Ranginan 701 Superior Avenue, Mansker, Indiana				57. License Number 010618278			
58. Date Certified 5/21/2010				59. Signature of Local Health Officer Susan W. Best D.O.				60. For Registrar Only - Date Filed (Month/Day/Year) May 24, 2010			

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