

7

AFTER RECORDING RETURN TO:
DOCUMENT PROCESSING SOLUTIONS, INC.
590 W. LAMBERT RD. 2016 004327
BREA, CA 92821

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2016 JAN 21 AM 9:10

MICHAEL B. BROWN
RECORDER

~~After Recording Return To:~~

Ocwen Loan Servicing, LLC
Attn: HAMP Modifications
P.O. Box 24737
West Palm Beach, FL 33416
Investor #: 4953

Prepared by: *Walter Robinson*

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Return to: Dawn Tetlak/RS
5475 Detroit Rd, STE B
Sheffield Village, OH 44054
440-716-1820

547638

Subordinate Mortgage

Servicer: Ocwen Loan Servicing, LLC
Original Mortgagor / Maker: DAWN L. EVANS
Marital Status: SINGLE
Original Mortgagee / Payee: GMAC MORTGAGE CORPORATION
Original Amount: \$ 54,900.00
Original Mortgage Date: MAY 24, 2000
Date Recorded: MAY 30, 2000

Reel / Book: _____ Page / Liber: _____

CRFN / Document/Instrument #: 2016037452
AP# / Parcel #: 45-08-07-105-001-000-004
Property Address: 1001 CLARK ROAD
City: CALUMET County: LAKE State: INDIANA

Present Holder of the Note and Lien: HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR
HOLDERS OF STRUCTURED ASSET SECURITIES CORPORATION
MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2008-RF1

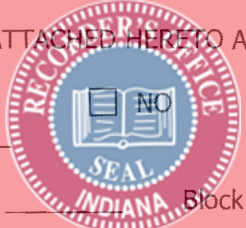
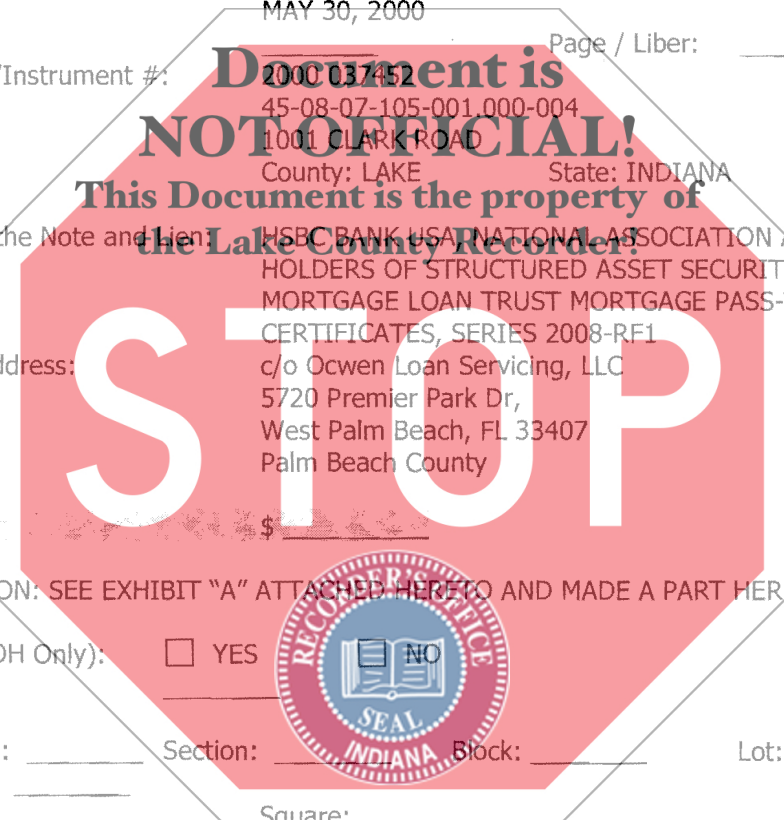
Holder's Mailing Address: (Including county)
c/o Ocwen Loan Servicing, LLC
5720 Premier Park Dr,
West Palm Beach, FL 33407
Palm Beach County

New Money: \$ _____

LEGAL DESCRIPTION: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Registered Land (OH Only): YES
AFN# (OH Only): _____

District (NYC Only): _____ Section: _____ Block: _____ Lot: _____
District (MA Only): _____
Lot (DC Only): _____ Square: _____



APPLICANT: 28-
OWNER: 169971
CHECK # _____
OVERAGE _____
COPY _____
NON-COM:
CLERK: fm
E

my

EXHIBIT "A"

LOTS 1 AND 2 IN BLOCK 19 IN GARY HEIGHTS, IN THE CITY OF GARY, AS PER PLAT THEREOF,
RECORDED IN PLAT BOOK 20, PAGE 13, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY,
INDIANA.



Affirmation Statement

I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Heather Rogerson
Heather Rogerson





Recording Requested By:
Ocwen Loan Servicing, LLC

When Recorded Return to:

Ocwen Loan Servicing, LLC
Attention: Modification Processing
PO Box 24737
West Palm Beach, FL 33416-9838

Loan Number: 503282402

FHA Case No. 151-6036229

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Return to: Dawn Tetlak/LRS
5455 Detroit Rd, STE B
Sheffield Village, OH 44054
440-716-1820

547638

SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on 6/4/2015. The Mortgagor is Dawn L Evans , whose address is 1001 Clark Rd Calumet IN 46406 ("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 U.S. \$29,632.26. 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 5/1/2045. 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 1001 Clark Rd Calumet IN 46406 ("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 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.

503282402

FHAPCFNL_v1.0

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



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.



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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 _____

Witness
Signature _____

Print _____

Signature _____

Print _____

Witness
Signature _____

Print _____

Signature _____

Print _____

Witness
Signature _____

Print _____

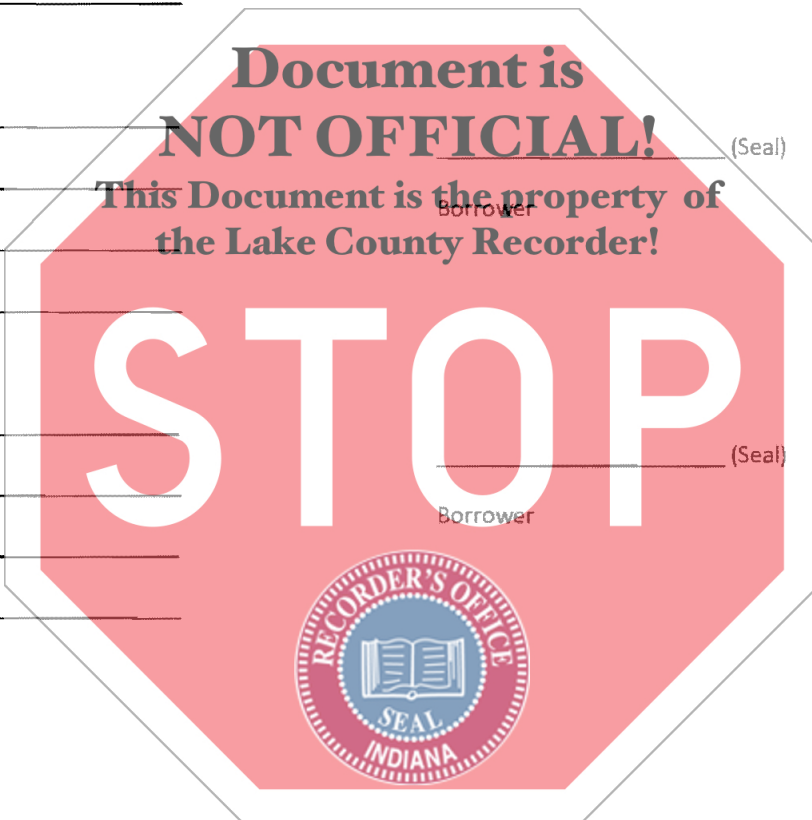
Signature _____

Print _____

Dawn L. Evans (Seal)
Dawn L. Evans
Borrower



(Seal)
Borrower



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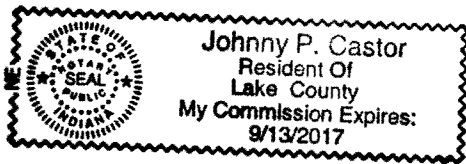
BORROWER ACKNOWLEDGMENT

State of Indiana

County of Lake

On this 30 day of June, 2016 before me, the undersigned, a Notary Public in and for said county and state, personally appeared Dawn L Evans 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.



Johnny P. Castor
Notary Public Johnny P. Castor
My Commission Expires: 9-13-2017

