

8

AFTER RECORDING RETURN TO:
DOCUMENT PROCESSING SOLUTIONS, INC. 2016 004328
590 W. LAMBERT RD.
BREA, CA 92821

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2016 JAN 21 AM 9:09

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 #: 12280

Prepared by Holly Peterson [Space Above This Line for Recording Data]

Return to: Dawn Tetlow/DRS
5455 Detroit Rd, STE B
Sheffield Village, OH 44054
Servicer: 16-1820

Subordinate Mortgage

544393

Original Mortgagor / Maker:
Marital Status:
Original Mortgagee / Payee:

Ocwen Loan Servicing, LLC
JAVIER ROMERO
MARRIED
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
("MERS"), SOLELY AS NOMINEE FOR AMERICAN FIDELITY
MORTGAGE SERVICES INC. DBA A & M MORTGAGE GROUP INC.

Original Amount: \$ 323,147.00
Original Mortgage Date: SEPTEMBER 24, 2010
Date Recorded: OCTOBER 07, 2010

Reel / Book: _____ Page / Liber: _____
CRFN / Document/Instrument #: 2010 058097
AP# / Parcel #: 45-11-08-303-035-000-036
Property Address: 1258 WILDFLOWER WAY
City: SCHERERVILLE County: LAKE State: INDIANA

Present Holder of the Note and Lien: OCWEN LOAN SERVICING, LLC
Holder's Mailing Address: 5720 Premier Park Dr,
(Including county) West Palm Beach, FL 33407
Palm Beach County

New Money \$ _____

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

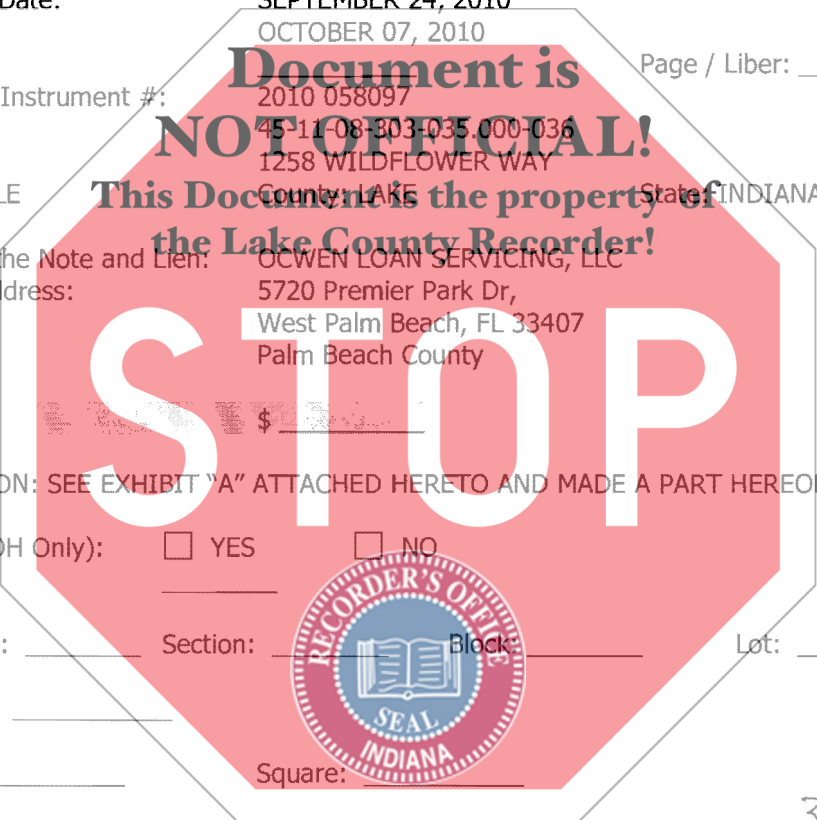
Registered Land (OH Only): YES NO
AFN# (OH Only): _____

District (NYC Only): _____ Section: _____ Block: _____ Lot: _____

District (MA Only): _____

Lot (DC Only): _____

Square: _____



AMOUNT \$ 30 -
CASH _____ CHARGE _____
CHECK # 169972
OVERAGE _____
COPY _____
NOM - COM
CLERK *am*

July

E

EXHIBIT "A"

LAKE 119

County, Indiana.

LOT ~~X~~ IN ESTATES OF AUBURN MEADOW PHASE 1, AN ADDITION TO THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 92 PAGE 36, 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: 602828982

FHA Case No. 156-0534379

-----[Space above this line for recording data]-----

544393

Return to: Dawn Tetlak/LRS
6455 Detroit Rd, STE B
Sheffield Village, OH 44054
440-716-1820

SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on 4/16/2015. The Mortgagor is Javier Romero, whose address is 1258 Wildflower Way Schererville IN 46375 ("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. \$15,802.22. 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 3/1/2045. 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 1258 Wildflower Way Schererville IN 46375 ("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.



602828982

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:

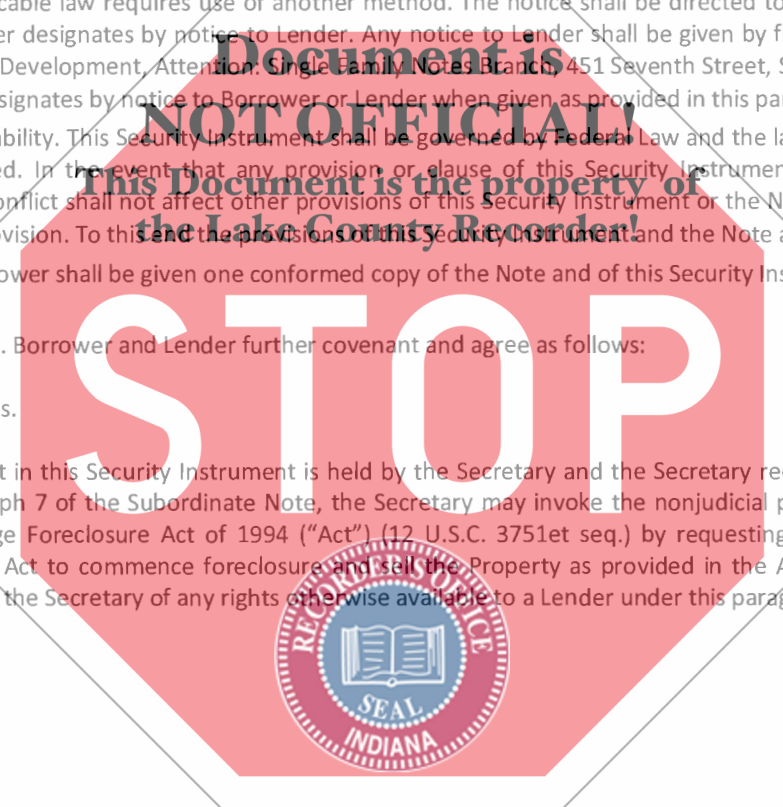
UNIFORM COVENANTS

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.



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.



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 _____

Janice Smith
Janice Smith
James F. EVRS

Javier Romero
Javier Romero
Borrower



Witness
Signature _____

Print _____

Signature _____

Print _____

(Seal)
Borrower

Witness
Signature _____

Print _____

Signature _____

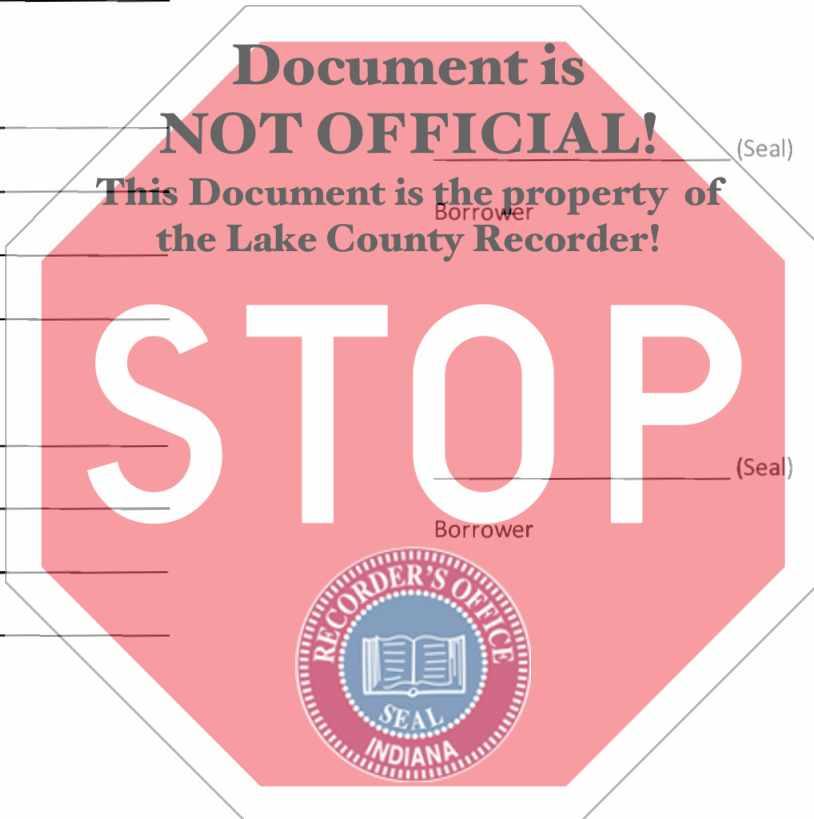
Print _____

Witness
Signature _____

Print _____

Signature _____

Print _____





BORROWER ACKNOWLEDGMENT

State of IN
County of Lake

On this 10th day of July, 2015, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Javier Romero 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.



Jessica Reyna
Notary Public Jessica Reyna
My Commission Expires: 10/26/18



NOTARY SEAL

Under the provisions of Government Code 27361.7, I certify under the penalty of perjury that the notary seal on the document to which this statement is attached reads as follows:

Name of Notary: Jessica Reyna

Commission no.: N/A

County where bond is filed: Lake

Date Commission Expires: Oct. 26 - 2018

Manufacturer/Vendor Identification number: N/A

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

PLACE OF EXECUTION: Brea

DATE: 1-14-16

SIGNATURE: [Signature]

, DPS Agent

