

Filed in Open Court

STATE OF INDIANA  
LAKE COUNTY  
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JAN 13 2016

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*Michael B. Brown*  
CLERK LAKE CIRCUIT COURT

STATE OF INDIANA )  
 ) SS:  
COUNTY OF LAKE )

MICHAEL B. BROWN  
RECORDER LAKE CIRCUIT  
CROWN POINT, INDIANA

AFFORDABLE INDIANA HOMES, LLC )  
LLC, an Indiana Limited Liability Company, )  
 )  
Plaintiff, )

vs.

RONALD L. PERZO, deceased, JPMORGAN )  
CHASE BANK, N.A., HOUSEHOLD FINANCE )  
CORP n/k/a HSBC MORTGAGE CORP., )  
TAMMY PERZO a/k/a TAMMY M. LAWSON )  
and the unknown lessees, creditors, )  
husband or wife, widower or widow, heirs, personal )  
representatives, trustees, trust beneficiaries, )  
remaindermen, and devisees of the above named )  
persons; and any unknown person or persons )  
holding or claiming to hold a life estate or other )  
interest in the herein described real estate. )

CAUSE NO. 45C01-1510-PL-00093

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Parcel No. 45-08-01-452-017.000-004

Defendants.



**QUIET TITLE JUDGMENT**

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JAN 13 2016

*Michael B. Brown*  
CLERK LAKE CIRCUIT COURT

This matter came before the Court on Plaintiff's Motion for Entry of Default Judgment.

The Plaintiff was represented by counsel, Robert B. Golding, Jr. The Defendants have neither appeared nor plead. The Court, being duly advised in the premises, now finds:

1. That on October 26, 2015 Plaintiff filed its Quiet Title Complaint, Affidavit in Support of Request for Summons by Publication, Summons for Service by Publication, Summons, and Affidavit for Quiet Title Action in this cause.

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JOHN E. PETALAS  
LAKE COUNTY AUDITOR

2. That the Defendant, RONALD L. PERZO, deceased, care of his surviving sister, was

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20576 Robert Golding  
PO Box 175  
Dyer, IN 46311

served by Sheriff's service on November 10, 2015.

3. That the Defendant, JPMORGAN CHASE BANK, N.A., was served by certified mail on November 16, 2015

4. That the Defendant, HOUSEHOLD FINANCE CORP n/k/a HSBC MORTGAGE CORP., was served by certified mail on November 12, 2015.

5. That the Defendant, TAMMY PERZO a/k/a TAMMY M. LAWSON, cannot be found, has concealed her whereabouts, or has left the state, and, therefore, was served by publications with the third and final publication occurring on December 8, 2015.

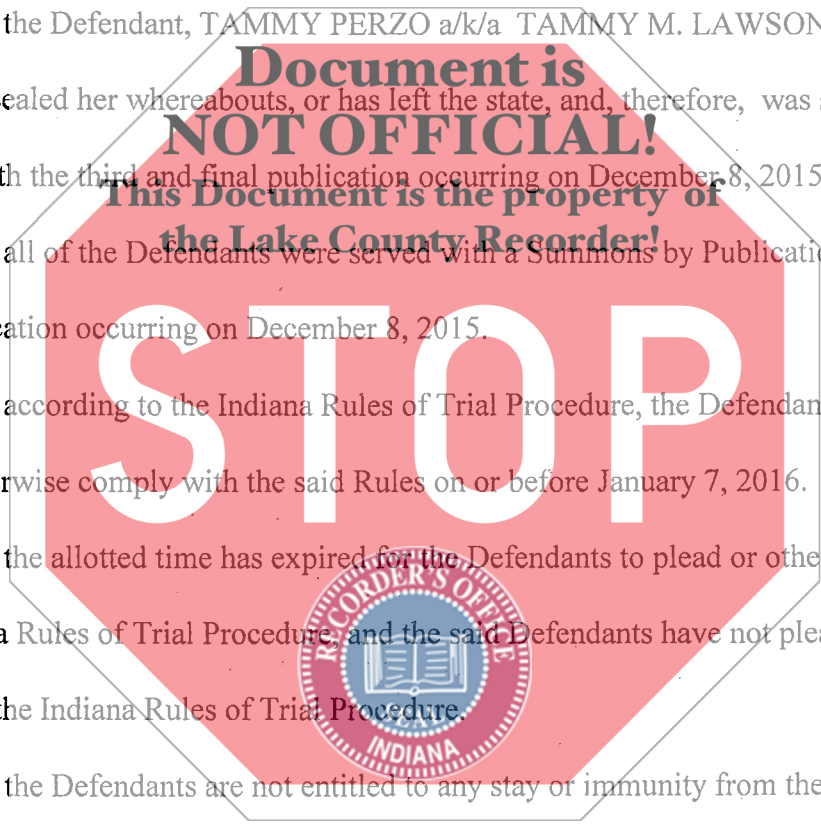
6. That all of the Defendants were served with a Summons by Publication with the third and final Publication occurring on December 8, 2015.

7. That according to the Indiana Rules of Trial Procedure, the Defendants were required to plead or otherwise comply with the said Rules on or before January 7, 2016.

8. That the allotted time has expired for the Defendants to plead or otherwise comply with the Indiana Rules of Trial Procedure, and the said Defendants have not plead or otherwise complied with the Indiana Rules of Trial Procedure

9. That the Defendants are not entitled to any stay or immunity from the entry of a default judgment.

10. That the allegations in the Complaint and the statements in the Affidavits should be taken as true, and those allegations and statements are legally sufficient to entitle the Plaintiff to judgment in favor of the Plaintiff and against the Defendants, RONALD L. PERZO, deceased, JPMORGAN CHASE BANK, N.A., HOUSEHOLD FINANCE CORP n/k/a HSBC



MORTGAGE CORP., and TAMMY PERZO, a/k/a TAMMY M. LAWSON, pursuant to Ind. Code 6-1.1-25-14 and 6-1.1-25-16 and other applicable law, extinguishing any and all interests other than the interest of the Plaintiff in the real estate described in the Complaint.

11. That this Court has jurisdiction pursuant to *Browning v. Smith*, 139 Ind. 280, 285, 37 N.E.540 ( Ind. 1894) and other applicable law.

12. That venue is proper in Lake County, Indiana.

IT IS, THEREFORE, CONSIDERED, ORDERED, ADJUDGED, AND DECREED BY THE COURT as follows:

1. That Judgment is hereby entered in favor of the Plaintiff and against the Defendants, RONALD L. PERZO, deceased, JPMORGAN CHASE BANK, N.A., HOUSEHOLD FINANCE CORP n/k/a HSBC MORTGAGE CORP., and TAMMY PERZO, a/k/a TAMMY M. LAWSON.

2. That Plaintiff's title to the following described real estate is quieted to the Plaintiff as against the Defendants RONALD L. PERZO, deceased, JPMORGAN CHASE BANK, N.A., HOUSEHOLD FINANCE CORP n/k/a HSBC MORTGAGE CORP., and TAMMY PERZO, a/k/a TAMMY M. LAWSON, all those claiming through them, and as against the world:

The Northerly 20 feet thereof by parallel lines of Lot Twelve (12), and the Southerly 40 feet thereof by parallel lines of Lot Eleven (11), in Block Twelve (12), Glen L. Ryan's Second Subdivision, in the City of Gary, as shown in Plat Book 30, page 24 in Lake County, Indiana.

Street Address: 646 New Hampshire Street, Gary, IN 46403

Parcel No. 45-08-01-452-017.000-004 (Hereinafter referred to as the Real Estate)

3. That all right, title and interest in the above described Real Estate of the Defendants, RONALD L. PERZO, deceased, JPMORGAN CHASE BANK, N.A., HOUSEHOLD FINANCE CORP n/k/a HSBC MORTGAGE CORP., and TAMMY PERZO, a/k/a TAMMY M. LAWSON, all those claiming through them, and all others is hereby divested and extinguished, except for the State's lien for taxes and special assessments that accrue subsequent to the tax sale.

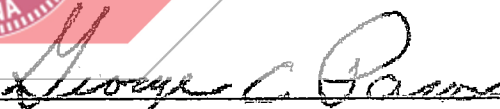
4. That the transfer records of the Auditor of Lake County, Indiana for the above described Real Estate shall be amended to show fee simple, absolute title in the Plaintiff, AFFORDABLE INDIANA HOMES, LLC, free and clear of all other right, title or interest.

5. That the Plaintiff may record this Judgment in the deed records of the Office of the Recorder of Lake County, Indiana, and this Judgment shall have the effect of both a judgment and of a conveyance of the above described Real Estate to the Plaintiff, AFFORDABLE INDIANA HOMES, LLC, duly executed by law.

6. That all costs are paid and this is not a money judgment against any Defendant.

SO ORDERED THIS 13<sup>th</sup> DAY OF January, 2016.



  
HON. GEORGE C. PARAS, JUDGE  
LAKE CIRCUIT COURT  
CROWN POINT, INDIANA