

2017 006271

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MICHAEL B. BROWN
RECORDER

This document was prepared by:
Union Home Mortgage Corp.
8241 Dow Circle W
Strongsville, OH 44136
440-234-4300

LOAN #: 326720

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION

STATE OF IN

COUNTY OF Lake

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NOT OFFICIAL!**

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the Lake County Recorder!**

This Manufactured Home Affidavit of Affixation is made this 13th day of January, 2017 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 Union Home Mortgage Corp., a Corporation

("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 Year 1990 Length _____ Width _____

Manufacturer/Make _____

Model Name or Model No. Pointe West

Serial No. 6028 3B FB 2BA UTL

Serial No. _____

Serial No. _____

Serial No. _____

HUD Label Number(s) RAD 547816/RAD 547615

Certificate of Title Number _____

FILED
JAN 25 2017
JOHN E. PETALAS
LAKE COUNTY AUDITOR

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: [Signature]
GMANARDU 0116
GMANARLU (CLS)
01/10/2017 12:16 PM PST

**FIDELITY NATIONAL
TITLE COMPANY**
92016-2916



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LOAN #: 326720

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":
11481 W 93rd Ave, Saint John

Lake, IN 46373

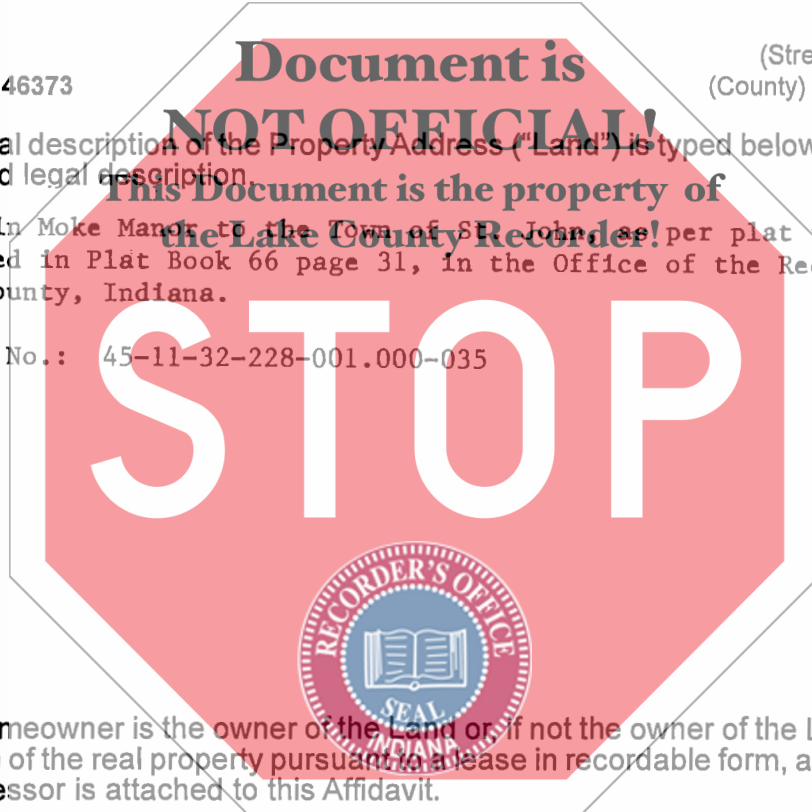
(Street or Route, City)
(County) (State, Zip Code)

6. The legal description of the Property Address ("Land") is typed below or please see attached legal description.

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Lot 1 in Moke Manor to the Town of St. John, as per plat thereof, recorded in Plat Book 66 page 31, in the Office of the Recorder of Lake County, Indiana.

Tax ID No.: 45-11-32-228-001.000-035



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 immovable 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"):

Name of Lienholder _____ Name of Lienholder _____

Address: _____ Address: _____

Original Principal Amount Secured: \$ _____ 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 #: 326720

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.

CYNTHIA L GOW

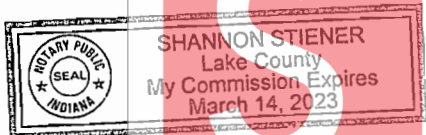
1/13/17 (Seal)
DATE

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 CYNTHIA L GOW,
(name of signer), and acknowledged the execution of this instrument this 13th day of
JANUARY, 2017.

My commission expires 1/13/2017
County of residence: Lake

Shannon Stiener
(Printed/typed name), Notary Public



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IN WITNESS WHEREOF, Lender, being duly sworn on oath, intends that the Home be and remain Permanently Affixed to the Land and that the Home be an immoveable fixture and not as personal property.

Union Home Mortgage Corp., a Corporation

Lender

Union Home Mortgage Corp.

By: Authorized Signature

Manny Jones

STATE OF: NC

COUNTY OF: Cumberland

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On the 13th day of January in the year 2017 before me, the undersigned, a Notary Public in and for said State, personally appeared Manny Jones

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personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Michelle Olvera

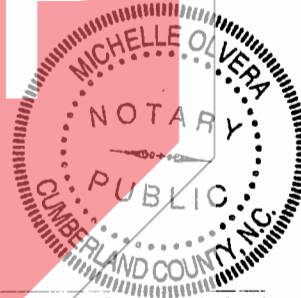
Notary Signature

Michelle Olvera

Notary Printed Name

Official Seal:

Notary Public; State of NC
Qualified in the County of Cumberland
My Commission expires: 1/10/2017



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