

Prepared by: Kaitlin Conway

Return
Ocwen Lc
1661 Wor
West Palm

When recorded mail to: #: 10658517
First American Title
Loss Mitigation Title Services 24541.5
P.O. Box 27670
Santa Ana, CA 92799
RE: CURTIS - PC REC SVC

2017 006790

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2017 JAN 31 AM 10:03
MICHAEL B. BROWN
RECORDER

8

After Recording Return To:
Ocwen Loan Servicing, LLC
Attn: HAMP Modifications
P.O. Box 24737
West Palm Beach, FL 33416
Investor #: 5073

[Space Above This Line for Recording Data]

SUBORDINATE MORTGAGE

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

Document is NOT OFFICIAL!
Ocwen Loan Servicing, LLC
ANGELA CURTIS
SINGLE
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
(MERS) SOLELY AS NOMINEE FOR OCWEN RESIDENTIAL
LENDING, INC.
This Document is the property of the Lake County Recorder!

Original Amount: \$
Original Mortgage Date:
Date Recorded:
Reel / Book:
CRFN / Document/Instrument #:
AP# / Parcel #:
Property Address:
City: MERRILLVILLE

109,011.00
AUGUST 30, 2001
SEPTEMBER 06, 2001
2001 071724
008-08-15-0465-0016
6277 WAITE STREET
County: LAKE

Page / Liber:

State: INDIANA

Present Holder of the Note and Lien:
Holder's Mailing Address:
(Including county)

SECRETARY OF HOUSING AND URBAN DEVELOPEMNT
451 SEVENTH ST SW
WASHINGTON DC 20410



New Money
LEGAL DESCRIPTION:

LOT 84 IN BEL-OAKS ESTATES UNIT NO. 3, SECTION NO. 2, IN THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF, RECORDED AUGUST 31, 1973 IN PLAT BOOK 43 PAGE 115, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

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

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

District (MA Only):

Lot (DC Only): Square:

AMOUNT \$ 30⁰⁰
CASH CHARGE
CHECK # 165 4409
OVERAGE 1648222
COPY
NON-COM
CLERK M. Z

1 mg



FHA Case No. 151-6471168

Recording Requested By:
Ocwen Loan Servicing, LLC

When Recorded Return to:
Ocwen Loan Servicing, LLC
ATTN: Mortgage Assistance
1661 Worthington Road, Suite 100
West Palm Beach, Florida 33409

Loan Number: 307250660

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NOT OFFICIAL!**

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the Lake County Recorder!**

(Space above this line for recording data)

SUBORDINATE MORTGAGE

This Subordinate Mortgage ("Security Instrument") is given on 12/07/2016. The Mortgagor is Angela Curtis , whose address is 6277 Waite St Merrillville, IN 46410-2851 ("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. \$21,917.70. 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 12/01/2046. 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 6277 Waite St Merrillville, IN 46410-2851 ;

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.

UNIFORM COVENANTS. Borrower and Lender covenant agree as follows:

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.

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.



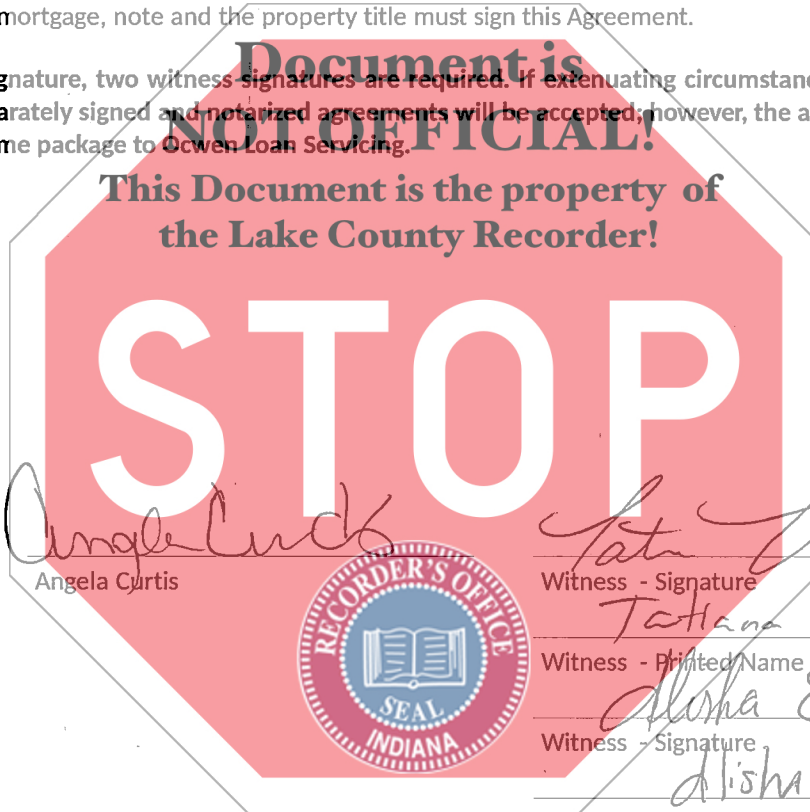
BORROWER ACKNOWLEDGEMENT

IMPORTANT - Do NOT sign this Agreement unless you are in the presence of a notary. If extenuating circumstances prevent one notary signature, separately signed and notarized agreements will be accepted; however, the agreements must be returned in the same package to Ocwen Loan Servicing.

Each of the Borrower(s) and the Lender acknowledge that no representations, agreements or promises were made by the other party or any of its representatives other than those representations, agreements or promises specifically contained herein. This Agreement, and the Note and Security Instrument (as amended hereby) set forth the entire understanding between the parties. There are no unwritten agreements between the parties.

All individuals on the mortgage, note and the property title must sign this Agreement.

For each borrower signature, two witness signatures are required. If extenuating circumstances prevent one notary signature, separately signed and notarized agreements will be accepted; however, the agreements must be returned in the same package to Ocwen Loan Servicing.



12-20-16
Date

Angela Curtis
Angela Curtis

Tatiana Thon
Witness - Signature

Tatiana Thon
Witness - Printed Name

Disha Ellison
Witness - Signature

Disha Ellison
Witness - Printed Name

BORROWER ACKNOWLEDGEMENT
(CONTINUED)

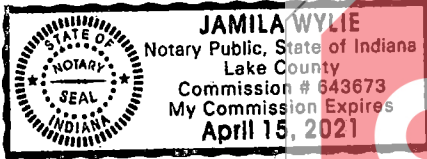
State of Indiana
County of Lake

On this 20 day of December 2016, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Angela Curtis 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.

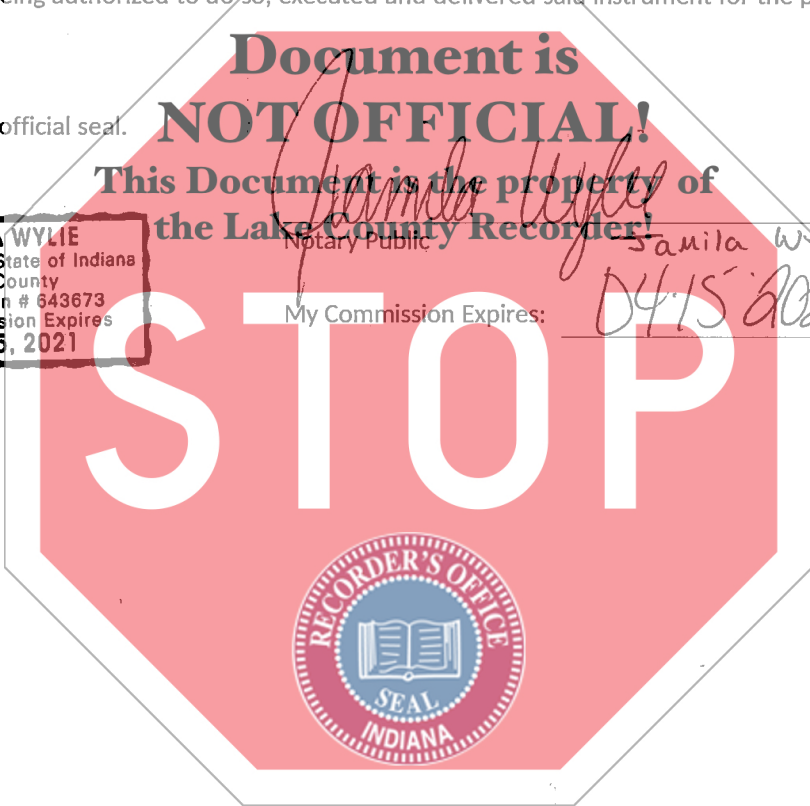
Witness my hand and official seal.

Document is NOT OFFICIAL!

Jamila Wylie
Notary Public
This Document is the property of the Lake County Recorder!



My Commission Expires: 04-15-2021



Indiana Affirmation Statement

(IC 36-2-11-15)

**Document is
NOT OFFICIAL!**

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. Kaitlin Conway

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the Lake County Recorder!**

Kaitlin Conway

Kaitlin Conway

STOP



EXHIBIT A

LOT 84 IN BEL-OAKS ESTATES UNIT NO. 3, SECTION NO. 2, IN THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF, RECORDED AUGUST 31, 1973 IN PLAT BOOK 43 PAGE 115, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

