

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 006946

2017 FEB -1 AM 8:51

MICHAEL B. BROWN
RECORDER

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Space above for recording.

Requested By and
When Recorded Return To:
Loan Modification Solutions
3220 El Camino Real
Irvine, CA 92602
(800) 323-0165

513-358-3270

Fifth Third Loan Number.
*****9859

PREPARED BY:
BRITTNEY MUSTARD

- 5001 KINGSLEY DR
CINCINNATI, OH 45227

Document is
SUBORDINATE MORTGAGE!
NOT OFFICIAL!

470139859

160375344

THIS SUBORDINATE MORTGAGE is given 12/15/2016. The Mortgagor is JOHN REED whose address is:
214 OAK ST
CROWN POINT, IN 46307

This Security Instrument is given to Fifth Third Mortgage Company, and whose address is 5001 Kingsley Drive Cincinnati, OH 45263, Borrower owes Lender the principal sum of Thirty One Thousand Seven Hundred Twenty Six Dollars and Fifty Five Cents (U.S. \$31,726.55). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument, which provides for the full debt, if not paid earlier, due and payable on 12/1/2046.

This Security Instrument secures to Lender; (a) the repayment of 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 the 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 Exhibit 'A'

which has the address of:
214 OAK ST
CROWN POINT, IN 46307

DOC # 2014 060337
DATED Sept 19, 2014
Revised Oct 31, 2014
INDIANA
Parcel # 145-16-05-127-018.000-042-

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. This Security Instrument shall also cover all replacements and additions. 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.

AMOUNT \$ 23⁰⁰
CASH _____ CHARGE _____
CHECK # 1071031855
OVERAGE 1071031853
COPY _____
NON-COM _____
OFFER _____

10/1

E

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.

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 sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor interest or refuse to extend time for payment or 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 interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver 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 sums 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 or the Note without that Borrower's consent.

4. Notices.

Any notice to Borrower provide for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to Property Address; or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Fifth Third Bank, 5050 Kingsley Drive, IMOC2N Attn: Research and Adjustments Cincinnati OH, 45227 or any address Lender designates by notice to borrower. Any notice provided for in this Security Instrument shall be deemed to have been given 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 the 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 Fifth Third Mortgage Company and Fifth Third Mortgage Company requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Mortgage Company may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to 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 BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by borrower and recorded with it.

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

Witness Signature

Patricia W

JOHN REED - Borrower

12.27-16

Borrower Signature Date

Witness Printed Name

Patricia Williamson

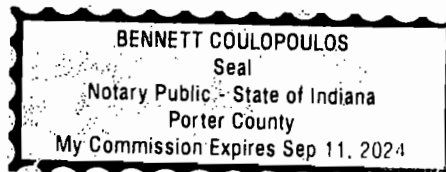
12-27-16
Borrower Signature Date

INDIVIDUAL ACKNOWLEDGMENT

STATE OF IN, COUNTY OF Lake:

Before me a Notary Public in and for said County and State personally appeared JOHN REED, who are/is personally known to me or have produced driver's license identification and who did take an oath and who executed the foregoing conveyance and severally acknowledged the execution thereof to be his/her free act and deed for the uses and purposes therein mentioned. IN WITNESS WHEREOF, I have hereunto affixed my name and official seal this 27 day of Dec, 2016.

Bennett Coulooulos
Notary Public
My Commission Expires 9-11-2024



Effective July 1, 2006

I.C. 36-2-11-15, the following affirmation statement must be included on most documents to be accepted for recording in County Recorders' offices in the State of Indiana:

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

"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."

[Signed, printed or stamped name of individual]"

The following documents are exempt from the above requirement: Writ of a Court, Federal Tax Lien, Federal Lien Release, DD214, UCC. All other documents notarized in the State of Indiana (regardless of where they are prepared) require the affirmation statement. See I.C. 36-2-7.5 through I.C. 36-2-7.5-12 for a timeline of further requirements and implementation.

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EXHIBIT A

Lot 204 in Liberty Park Highlands, as per plat thereof, recorded in Plat Book 25 page 8, in the Office of the Recorder of Lake County, Indiana

