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Prepared By/Return to: Diane Cranmer
Freedom Mortgage Corporation
907 Pleasant Valley Ave Suite 3
Mount Laurel NJ 08054

2017 010897

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

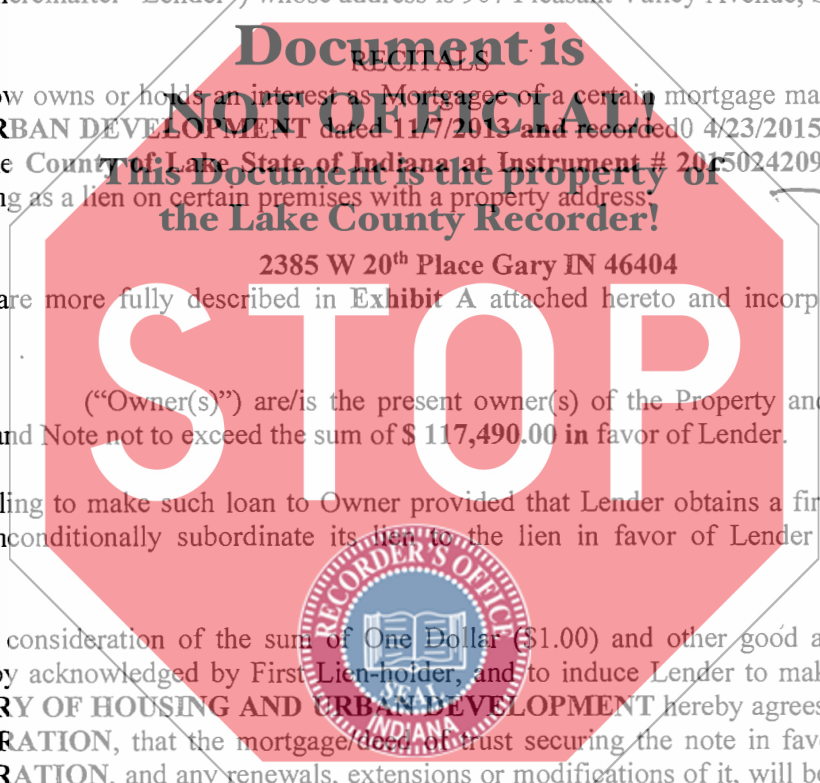
2017 FEB 22 AM 8:50

MICHAEL B. BROWN
RECORDER

SUBORDINATION/POSTPONEMENT OF MORTGAGE

NOTICE THIS POSTPONEMENT/SUBORDINATION AGREEMENT RESULTS IN YOUR SECURITY INTEREST IN THE PROPERTY BECOMING SUBJECT TO AND OF LOWER PRIORITY THAN THE LIEN OF SOME OTHER OR LATER SECURITY INSTRUMENT

THIS AGREEMENT is made this 17th day of January, 2017 By THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT (hereinafter "Lien-holder") By NOVAD MANAGEMENT CONSULTING, LLC, as Attorney-in-fact, AND FREEDOM MORTGAGE CORPORATION, a New Jersey corporation (hereinafter "Lender") whose address is 907 Pleasant Valley Avenue, Suite 3, Mount Laurel, New Jersey 08054



1. Lien-holder now owns or holds an interest as Mortgagee of a certain mortgage made to THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT dated 11/7/2013 and recorded 4/23/2015 in the office of the LAND RECORDS in and for the County of Lake State of Indiana at Instrument # 2015024209 in the original amount of \$31,776.48 is now showing as a lien on certain premises with a property address:

2385 W 20th Place Gary IN 46404 which premises are more fully described in Exhibit A attached hereto and incorporated herein by reference ("Property");

2 Lepolia West ("Owner(s)") are/is the present owner(s) of the Property and are/is about to execute a Mortgage/Deed of Trust and Note not to exceed the sum of \$ 117,490.00 in favor of Lender.

3. Lender is willing to make such loan to Owner provided that Lender obtains a first lien on the Property and Lien-holder agrees to unconditionally subordinate its lien to the lien in favor of Lender in the manner hereinafter described.

NOW THEREFORE, in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, receipt of which is hereby acknowledged by First Lien-holder, and to induce Lender to make a loan to Owner, Lien-holder THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT hereby agrees with Lender, FREEDOM MORTGAGE CORPORATION, that the mortgage/deed of trust securing the note in favor of Lender, FREEDOM MORTGAGE CORPORATION, and any renewals, extensions or modifications of it, will be and shall remain a lien on the Property prior and superior to the lien in favor of Lien-holder, THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT in the same manner as if Lender's mortgage/deed of trust had been executed and recorded prior in time to the execution and recordation of Lien-holder's lien. Lien-holder THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT further agrees that:

1. Lien-holder, THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT will not exercise any foreclosure rights with respect to the property and will not exercise or enforce any right or remedy which may be available to Mortgagee with respect to the Property
2. without prior written notice to the Lender, FREEDOM MORTGAGE CORPORATION. All such notices should be sent to:

Handwritten notes and signatures in the bottom right corner, including "21-1 REAR", "Ch 201700263", and "20170031".

FREEDOM MORTGAGE CORPORATION
907 PLEASANT VALLEY AVENUE SUITE 3
MOUNT LAUREL, NEW JERSEY 08054

2. This Agreement is made under the laws of the State in which the Property is located. It cannot be waived, changed or terminated, except by a written document signed by both parties. This Agreement shall be binding upon Lien-holder and the heirs/representatives, successors and assigns of Lien-holder, and shall inure to the benefit of and shall be enforceable by Lender and its successors and assigns; Lien-holder waives notice of Lender's acceptance of this Agreement.

IN WITNESS THEREOF, the undersigned has caused this instrument to be executed the day and year first above written.

Witness

Lien Holder:
**THE SECRETARY OF HOUSING AND URBAN
DEVELOPMENT**

BY: _____

**Document is
NOT OFFICIAL!**

Name: _____
Title: _____

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

STATE OF _____
COUNTY OF _____

On this _____ day of _____, 2016, before me, the undersigned, a Notary Public in and for said county, personally appeared to me personally known or satisfactorily proven by production of the following identification: _____ and who being

duly sworn, did say that he/she is the _____ of **THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT** the entity whose name appears on the foregoing instrument and that he/she is so authorized and did execute said instrument as on behalf of said entity as a voluntary act for the purposes heretofore mentioned.

WITNESS my hand and notarial seal the day and year last above written



NOTARY PUBLIC

Please see attached.

EXHIBIT "A"

LEGAL DESCRIPTION

The land hereinafter referred to is situated in the City of Gary, County of Lake, State of IN, and is described as follows:

Lots 31, except the West 10 feet thereof, all of Lots 32, 33 and 34, and Lot 35, except the East 5 feet thereof, in H.A. Vessler's 2nd Addition to Gary, as per plat thereof, recorded in Plat Book 9, Page 27, in the Office of the Recorder of Lake County, Indiana

Being the same property conveyed from Alfred T. Cardwell, Jr., as personal representative of the Estate of Mildred P. Cardwell, deceased to Lepolia West by deed dated November 30, 2005 and recorded December 09, 2005 in Instrument No. 2005 111014 of official records.

APN: 45-08-08-381-002-000-004

OS3200-16028473

