

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2017 068246

2017 OCT -6 AM 11:13

MICHAEL B. BROWN
RECORDER

Record and Return to:

~~Ditech~~

SSPS DOC Management Dept
1000 Noble Energy Dr, Suite 300
Canonsburg, PA 15317
Loan #00006428106
Prepared By: Carrie Dowdell
2100 E Elliot RD #94
Tempe, AZ 85284

(Space Above This Line for Recording Data)

FHA Case No. 156-2541614

SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on 9-18- 2017. The Mortgagor(s) is/are Jessica Aponte, ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is **Department of Housing and Urban Development, c/o Novad Management Consulting, Shepherd's Mall, 2401 NW 23rd Street, Suite 1A, Oklahoma City, OK 73107** ("Lender"). Borrower owes Lender the principal sum of **Eighteen thousand seventy-one dollars 06/100 (\$18,071.06)** debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **08/01/2047**.

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 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 Exhibit "A" attached hereto and incorporated herein as if fully set out

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which has the address of 7435 Tapper Ave, Hammond, IN, 46324 ("Property Address");

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 or record.

#55⁰⁰
E 0609311
AB

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 and agree as follows:

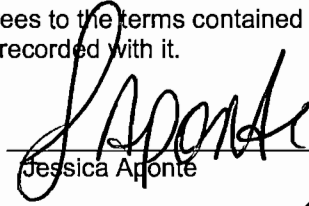
UNIFORM COVENANTS.

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 in 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 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 the 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 of the Note without that Borrower's consent.
4. **Notices.** Any notice to Borrower provided 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 the Property Address or any other address borrower designated by notice to Lender. Any notice to Lender shall be given by first class mail to: **Department of Housing and Urban Development, c/o Novad Management Consulting, Shepherd's Mall, 2401 NW 23rd Street, Suite 1A, Oklahoma City, OK 73107 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:

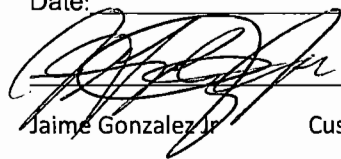
7. **Acceleration; Remedies.** If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full of the Subordinate Note, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure act of 1994 ("Act") (12 U.S.C. 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.
8. **Release.** Upon payment of all sums secured by this Security Instrument, the Lender shall release this Security Instrument without charge to the borrower.
9. **Waiver of Valuation and Appraisalment.** Borrower waives all right of valuation and appraisalment.

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.



Jessica Aponte Borrower

Date: 9-18-17

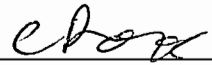


Jaime Gonzalez Jr Customer

Date: 9-18-17

This instrument was prepared by Carrie Dowdell
2100 E Elliot RD #94
Tempe, AZ 85284

I affirm, under penalty of perjury that I have taken reasonable care to redact each social security number in this document, unless required by law.



Preparer
Ditech
2100 E Elliot RD #94
Tempe, AZ 85284

STATE OF INDIANA)

SS:

COUNTY OF Lake)

Before me, a Notary Public in and for said County and State, personally appeared

Jessica Aponte Jaime Gonzelz Jr

who acknowledged the execution of the foregoing Mortgage, and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 18 day of September, 2017



Cynthia Santos
(Signature)

Cynthia Santos
Name) Notary Public

(Printed

My Commission Expires: 12/15/2022 County of Residence: Lake

EXHIBIT A

Lot No. Eleven (11) (except the North 17 1/2 feet) and all of Lot No. Twelve (12) in Block No. Eight (8), as marked and laid down on the recorded plat of Ford-Roxana Addition to Hammond, in Lake County, Indiana, as the same appears of record in Plat book 20, page 23, in the Recorder's Office of Lake County, Indiana.

Commonly known as 7435 Tapper Avenue, Hammond, IN 46324

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