

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2019 037531

2019 JUN 21 PM 2:51

MICHAEL B. BROWN
RECORDER

Space above this line is for recording data only

SATISFACTION OF MORTGAGE

HUD CLAIM NUMBER 721014772

KNOW ALL MEN BY THESE PRESENTS, THAT,

I, BRIAN DILLON, DIRECTOR, ASSET RECOVERY DIVISION, FINANCIAL OPERATIONS CENTER as duly authorized representative of the Secretary of Housing and Urban Development, of Washington, D.C., do hereby certify that a certain subordinate mortgage, more particularly described hereinbelow, is, together with the debt thereby secured, canceled and satisfied and I do hereby discharge the same and request and consent that it be satisfied of record. The aforesaid subordinate mortgage being described as follows:

DESCRIPTION OF MORTGAGE

DATE: May 7, 1996

AMOUNT OF DEBT: \$3,031.48

MORTGAGOR: Nadine Thomas

LENDER: The Secretary of Housing and Urban Development

RECORDED: In the Office of the Recorder of Lake County, State of Indiana on November 25, 2014 as Document Number 2014074967.

Premises being more particularly bounded and described as follows, to wit:

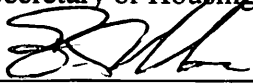
LOTS 6,7, & 8 IN BLOCK 12 IN THE GREAT GARY REALTY CO'S FIRST ADDITION TO GARY ASPER PLAT THEREOF RECORDED AUGUST 13, 1913 IN PLAT BOOK 11, PAGE 8, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.
BEING COMMONLY KNOWN AS: 1117 EAST RIDGE ROAD, GARY, IN 46407.

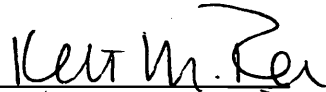
The interest of the Secretary of Housing and Urban Development was acquired pursuant to the provisions of the National Housing Act, as amended (12 USC 1701 et seq.) and the Department of Housing and Urban Development Act (79 Stat. 667).

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CC
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IN WITNESS WHEREOF the undersigned on this 10th day of June, 2019, has set his hand and seal as DIRECTOR, ASSET RECOVERY DIVISION, FINANCIAL OPERATIONS CENTER, HUD Albany Office, for and on behalf of the Secretary of Housing and Urban Development.

United States of America
Secretary of Housing and Urban Development

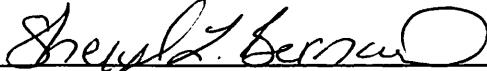
By: 
BRIAN DILLON, DIRECTOR
ASSET RECOVERY DIVISION
FINANCIAL OPERATIONS CENTER
52 Corporate Circle
Albany, New York 12203-5121

WITNESS: 
Kathleen M. Porter

State of New York)
)ss.:
County of Albany)

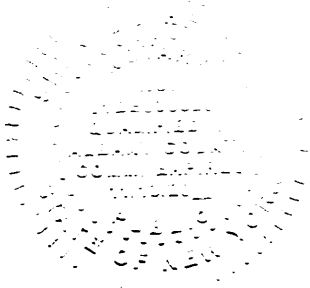
Before me, Sheryl L Bernard, a Notary Public in and for said State and County, on this 10th day of June, 2019 personally appeared BRIAN DILLON who is DIRECTOR, ASSET RECOVERY DIVISION, FINANCIAL OPERATIONS CENTER, HUD Albany Office and the person who executed the foregoing instrument, and I having first made known to him the contents thereof, he did acknowledge the signing thereof to be his free and voluntary act and deed, for and on behalf of the Secretary of Housing and Urban Development, for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 10th day of June, 2019.


NOTARY PUBLIC

Document Prepared by: Larry Gagliardi Jr.
 Debt Servicing Representative

SHERYL L BERNARD
NOTARY PUBLIC-STATE OF NEW YORK
No. 01BE6383297
Qualified in Albany County
My Commission Expires 11-13-2022



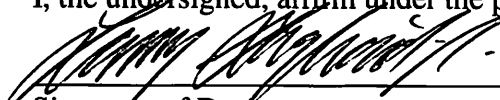
Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers;
2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, the undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.



Signature of Declarant

Larry Gagliardi Jr.

Printed Name of Declarant



151-4988425

Loan No. 0008417123
FHA Case No. 1514988425

SUBORDINATE NOTE

June 16, 2014
[Date]

GARY
[City]

INDIANA
[State]

1117 EAST RIDGE ROAD, GARY, IN 46407
[Property Address]

1. PARTIES.

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Secretary" or "Lender" means the **Secretary of Housing and Urban Development** and its successors and assigns.

2. BORROWER'S PROMISE TO PAY

In return for a loan received from Lender, Borrower promises to pay the principal sum of **THREE THOUSAND THIRTY ONE AND 48/100 Dollars (U.S. \$ 3,031.48)**, to the order of Lender.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time.

On **June 1, 2044**; or, if earlier, when the first of the following events occurs:

- (i) The Borrower has paid in full all amounts due under the primary Note and related mortgage, deed of trust or similar Security Instruments insured by the Secretary, or
- (ii) The maturity date of the primary Note has been accelerated, or
- (iii) The Note and related mortgage, deed of trust or similar Security Instrument are no longer insured by the Secretary, or
- (iv) The property is not occupied by the purchaser as his or her principal residence.

(B) Place.

Payment shall be made at **U.S. Department of HUD c/o DEVAL, LLC, 1255 Corporate Drive, Suite 300, Irving, TX 75038** or any such other place as Lender may designate in writing by notice to Borrower.

5. BORROWER'S RIGHT TO PREPAY

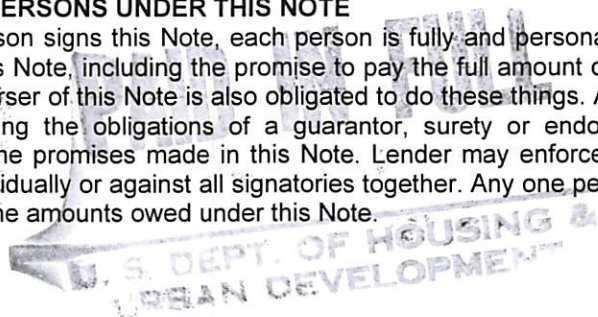
Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

6. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

7. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

Nadine Thomas

(Seal)

NADINE THOMAS -Borrower