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RECORDED AS PRESENTED STATE OF INDIANA
MICHAEL B BROWN LAKE COUNTY
RECORDER FILED FOR RECORD

2019-072258

2019 October 23

8:30:12 AM

After Recording Return To:
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Dallas, Texas 75251



[Space Above This Line For Recording Data]

Loan No.: 0000492835

FHA Case No.: 156-2186880 703

Document is
PARTIAL CLAIM MORTGAGE
NOT OFFICIAL!

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on September 26th, 2019 .
The Mortgagor is Kenneth A Schulte, as husband and Pauline Shontique Schulte, as wife, whose address is 810
Henry Ct, Hobart, Indiana 46342 ("Borrower").
This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451
Seventh Street, SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of
three thousand two hundred ninety eight and 15/100 Dollars
(U.S. \$3,298.15). This 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 September 1st, 2044 .
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, 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 the following described property located in Lake County, Indiana:

First Lien Mortgage Information: Dated August 14th, 2014 and recorded in Book N/A, Page N/A, Instrument No.
2014 051383.



INDIANA PARTIAL CLAIM MORTGAGE

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Rev. 06/15

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SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

which has the address of 810 Henry Ct, Hobart, Indiana 46342

("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 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.

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 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.

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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 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.** 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.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 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, Lender shall release this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

9. **Waiver of Valuation and Appraisal.** Borrower waives all right of valuation and appraisalment.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

10-3-19
Date _____ (Seal)
Kenneth A Schulte -Borrower

10-3-19
Date _____ (Seal)
Pauline S Montique-Schulte -Borrower

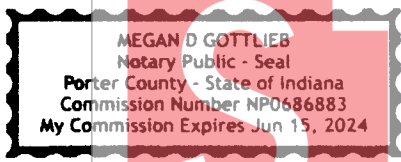
Date _____ (Seal)
-Borrower

Date _____ (Seal)
-Borrower

State of Indiana
County of Lake

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

The foregoing instrument was acknowledged before me this 3rd of October, 2019, [date] by Kenneth A Schulte and Pauline S Montique-Schulte

(Seal)  Megan D Gottlieb
Notary Signature
Megan D. Gottlieb
Type or Print Name of Notary
Notary Public, State of Indiana
County of Residence: Porter
My Commission Expires: June 15, 2024

This Instrument Was Prepared By:
Ruth Ruhl, Esquire
12700 Park Central Drive, Suite 850
Dallas, TX 75251

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. Ruth Ruhl

Exhibit "A"

PROPERTY ADDRESS: 810 HENRY COURT, HOBART, IN 46342

FILE NO.: 14-24400

PARTS OF LOTS 22 AND 23 IN LAKE PARK MANOR, IN THE CITY OF HOBART, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 30 PAGE 63 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, DESCRIBED AS ONE TRACT AS FOLLOWS: BEGINNING AT A POINT ON THE NORTHERLY LINE OF LOT 22 WHICH IS 65 FEET WESTERLY OF THE NORTHEAST CORNER THEREOF; THENCE NORTH 88°39'00" WEST 85 FEET TO THE NORTHWEST CORNER OF LOT 23; THENCE SOUTH 0°00'00" WEST, ALONG THE WEST LINE OF LOT 23 A DISTANCE OF 73.33 FEET; THENCE SOUTH 66°30'04" EAST 113.53 FEET, MORE OR LESS TO A POINT ON THE EASTERLY LINE OF LOT 23; THENCE NORTHERLY ALONG THE EASTERLY LINE OF LOT 23, A DISTANCE OF 19.35 FEET, MORE OR LESS TO THE EASTERNMOST CORNER THEREOF; THENCE EASTERLY ALONG THE SOUTHERLY LINE OF LOT 22 A DISTANCE OF 18.47 FEET, MORE OR LESS, TO A POINT ON A LINE WHICH BEARS SOUTH 25°27'18" EAST FROM THE POINT OF BEGINNING; THENCE NORTH 25°27'18" WEST 101.21 FEET MORE OR LESS, TO THE POINT OF BEGINNING.

TAX ID NUMBER(S):

27-18-0250-0022 45-09-31-476-021.000-018

