

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF INDIANA  
HAMMOND DIVISION

IN RE:  
Sheila Ann Hayes

CASE NO. 20-20063-jra  
CHAPTER 13

Debtor

AGREED ORDER

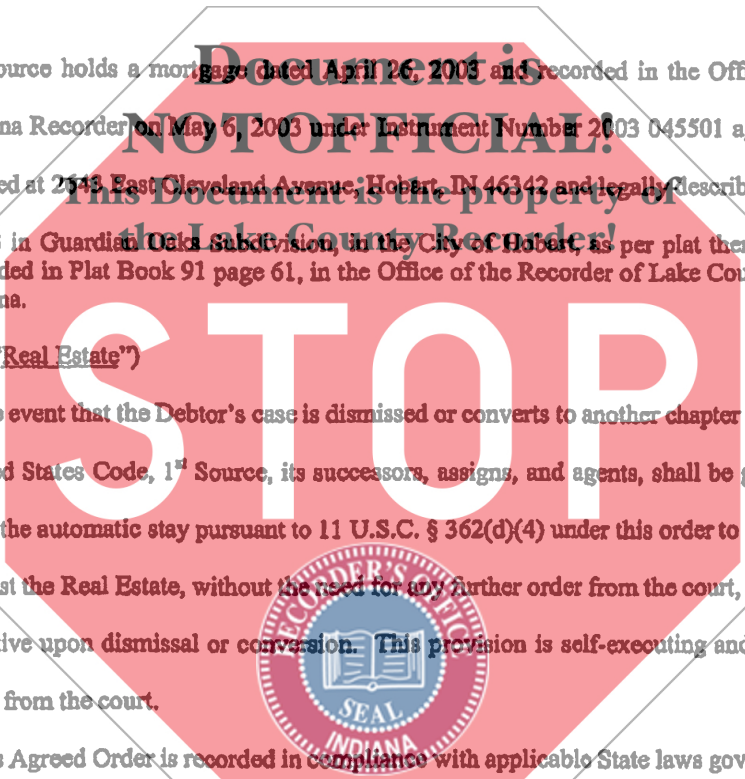
COMES NOW, the Chapter 13 Trustee, 1<sup>st</sup> Source Bank ("1<sup>st</sup> Source"), by counsel, and the Debtor, by counsel and agree as follows:

1. 1<sup>st</sup> Source holds a mortgage dated April 26, 2003 and recorded in the Office of Lake County, Indiana Recorder on May 6, 2003 under Instrument Number 2003 045501 against the real estate located at 2543 East Cleveland Avenue, Hobart, IN 46342 and legally described as:  
Lot 3 in Guardian Oaks Subdivision, in the City of Hobart, as per plat thereof, recorded in Plat Book 91 page 61, in the Office of the Recorder of Lake County, Indiana.  
(the "Real Estate")
2. In the event that the Debtor's case is dismissed or converts to another chapter under Title 11 of the United States Code, 1<sup>st</sup> Source, its successors, assigns, and agents, shall be granted *in rem* relief from the automatic stay pursuant to 11 U.S.C. § 362(d)(4) under this order to enforce its mortgage against the Real Estate, without the need for any further order from the court, which relief shall be effective upon dismissal or conversion. This provision is self-executing and requires no further order from the court.
3. If this Agreed Order is recorded in compliance with applicable State laws governing notices of interest or liens in real property, this order shall be binding in any other case filed under Title 11 of the United States Code purporting to affect the Real Estate described above filed no later than two (2) years after the date that the Debtor's case is dismissed or is closed, whichever occurs first.
4. In the event that the Debtor's case is dismissed or converts to another chapter under Title 11 of the United States Code, 1<sup>st</sup> Source may proceed with its foreclosure under Cause No. 45D10-1907-MF-000753 without seeking further relief from the automatic stay regardless if the Debtor or any other party claiming an interest in the Real Estate files a subsequent bankruptcy petition after this case is dismissed or is closed.

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

2020-011124

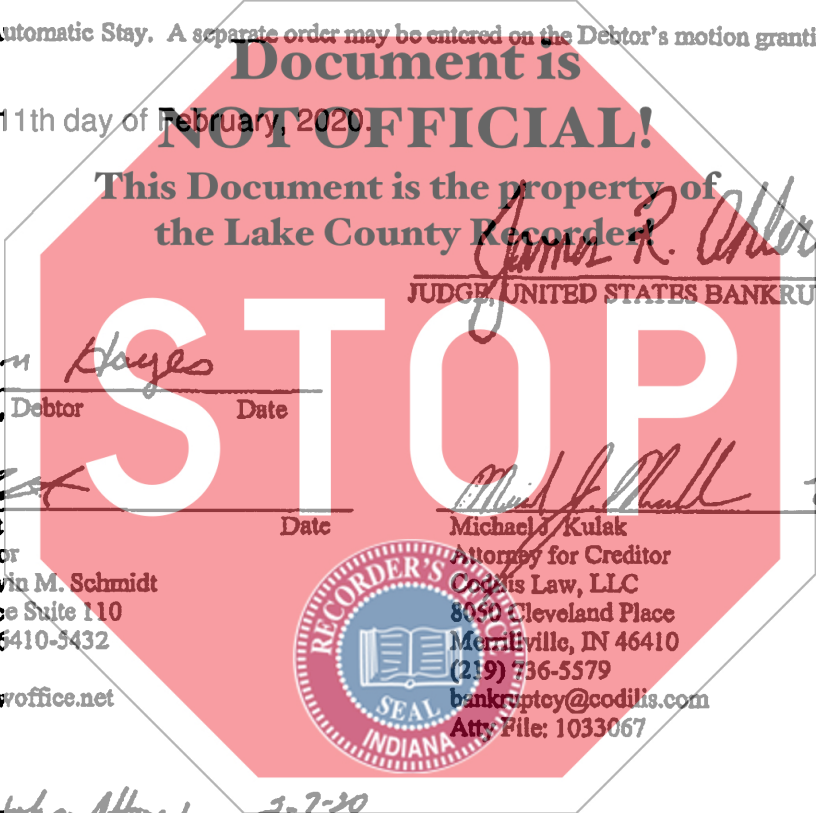
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5. The Chapter 13 Trustee shall commence mortgage payments to 1<sup>st</sup> Source prior to confirmation starting with the February 1, 2020 due date upon the filing of a claim by 1<sup>st</sup> Source.
6. In the event that there is a default of three (3) or more mortgage payments to 1<sup>st</sup> Source after this order is approved, 1<sup>st</sup> Source may file a Notice of Default with the Court and the Court shall enter an order granting 1<sup>st</sup> Source *in rem* relief from the automatic stay without any further hearing or notice and abandon the Real Estate from the bankruptcy state.
7. This agreed order resolves 1<sup>st</sup> Source Bank's objection to the Debtor's Motion to Extend the Automatic Stay. A separate order may be entered on the Debtor's motion granting it.

SO ORDERED this 11th day of February, 2020.



Sheila Ann Hayes  
 Sheila Ann Hayes, Debtor Date

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2-7-2020  
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