

2020-083139

2020 Nov 17

8:43 AM

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

When recorded mail to: 12913866

FAMS-DTO Rec
3 First American Way
Santa Ana, CA 92707



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Loan No: 4400430958

MIN Number: 100437200001003166

FHA Case Number: 156-2266053-703-203B

Document is NOT OFFICIAL!
PARTIAL CLAIM MORTGAGE
This Document is the property of the Lake County Recorder.

THIS PARTIAL CLAIM MORTGAGE ("Security Instrument") is given this 16th day of September, 2020. The Mortgagor is MICHELLE C. PRISCO-KALCH and MICHAEL PRISCO, whose address is 9911 JOLIET ST, SAINT JOHN, IN 46373 ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, whose address is 451 Seventh Street SW, Washington, DC 20410 (herein "Lender"). Borrower owes Lender the principal sum of FIFTY THOUSAND ONE HUNDRED SEVENTY SIX AND 74/100 Dollars (U.S. \$50,176.74). 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 October 1, 2050.

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 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 mortgages, grants and conveys to Lender and Lender's successors and assigns, the following described property located in the County of LAKE, State of INDIANA:

See Exhibit "A" attached hereto and made a part hereof;

which has the address of 9911 JOLIET ST, SAINT JOHN, IN 46373 ("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



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Indiana Partial Claim Mortgage
304 8337 07/20



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(page 1 of 6)

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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 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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.

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.



Indiana Partial Claim Mortgage
304 8337 07/20



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. 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 Promissory Note, the Secretary may invoke the non-judicial 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 by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to 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.

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

10. Bankruptcy Discharge. If Borrower, subsequent to September 16, 2020, receives a discharge in a Chapter 7 bankruptcy, and there is no valid reaffirmation agreement of the underlying debt,



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Indiana Partial Claim Mortgage
304 8337 07/20



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Lender will not attempt to re-establish any personal liability for the underlying debt.

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the Mortgagee of record under the Security Instrument and this Agreement. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, or 1901 E Voorhees Street, Suite C, Danville, IL 61834, tel. (888) 679-MERS.

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

Michelle C. Prisco
MICHELLE C. PRISCO-KALCH, Borrower Date: 10/16/20
This Document is the property of
the Lake County Recorder!

Michael Prisco
MICHAEL PRISCO -Non-Obligor Date: 10/16/20



WITNESS to the signature(s) on the foregoing instrument to which this Proof is attached:

Witness Signature: *[Signature]*
Witness Name: *Sharon L. [Signature]*



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Indiana Partial Claim Mortgage
304 8337 07/20



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(page 4 of 6)

[Space Below This Line For Acknowledgments]

State of Indiana
County of Lake

Before me, Kathryn Egebrecht, this 16th day of October, 2020,
MICHELLE C. PRISCO-KALCH and MICHAEL PRISCO, acknowledged the execution of the annexed
mortgage.

Signature: Kathryn Egebrecht

County of Residence: Lake

My Commission Expires on 07/22/2027



PROOF:
State of Indiana
County of Lake

Before me, a Notary Public in and for said County and State, on October 16, 2020,
personally appeared the above named **WITNESS** to the foregoing instrument, who, being by me duly
sworn, did depose and say that he/she knows **MICHELLE C. PRISCO-KALCH and MICHAEL PRISCO**
to be the individual(s) described in and who executed the foregoing instrument; that said **WITNESS** was
present and saw said **MICHELLE C. PRISCO-KALCH and MICHAEL PRISCO** execute the same; and
that said **WITNESS** at the same time subscribed his/her name as a witness thereto.

Kathryn Egebrecht
NOTARY PUBLIC



Notary Name exactly as Commission
Notary Public - State of Indiana
My Commission Expires: 07/22/2027
Commission No. NP0721420

KATHRYN EGEBRECHT
Notary Public - Seal
Lake County - State of Indiana
Commission Number NP0721420
My Commission Expires Jul 22, 2027



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Indiana Partial Claim Mortgage
304 8337 07/20



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(page 5 of 6)

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.

Signature

NOV 03 2020
Date

Tim Lightfoot

Printed Name

This instrument was prepared by:
Jesse Brecht
Rushmore Loan Management Services LLC
15480 Laguna Canyon Road
Irvine, CA 92618



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304 8337 07/20



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Exhibit "A"

Loan Number: **4400430958**

Property Address: **9911 JOLIET ST, SAINT JOHN, IN 46373**

Legal Description:

THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE STATE OF INDIANA, COUNTY OF LAKE, AND DESCRIBED AS FOLLOWS: PART OF LOTS 3 AND 4 IN MEADOWLANE SUBDIVISION, IN THE TOWN OF SAINT JOHN, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 24 PAGE 42, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF LOT 1 IN SAID MEADOWLANE; THENCE SOUTH 89 DEGREES 25 MINUTES 26 SECONDS EAST ALONG THE SOUTH LINE OF SAID MEADOWLANE, 214.99 FEET TO THE SOUTHWEST CORNER OF THE WEST 3/4 (BY WIDTH) OF THE AFORESAID LOT 3 AND THE SOUTHWEST CORNER OF MEADOWLANE SECOND ADDITION, IN THE TOWN OF SAINT JOHN, INDIANA, AS SHOWN IN PLAT BOOK 102 PAGE 39, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA; THENCE NORTH 00 DEGREES 02 MINUTES 57 SECONDS EAST ALONG THE WEST LINE OF SAID MEADOWLANE SECOND ADDITION, 537.74 FEET TO THE POINT OF BEGINNING; THENCE NORTH 00 DEGREES 02 MINUTES 57 SECONDS EAST 480.79 FEET, MORE OR LESS, TO THE NORTH LINE OF SAID LOTS 3 AND 4, SAID POINT BEING 25 FEET SOUTHEAST OF THE NORTHWEST CORNER OF SAID LOT 3 AS MEASURED ALONG THE SOUTHERLY RIGHT OF WAY LINE OF JOLIET STREET; THENCE SOUTH 78 DEGREES 11 MINUTES 38 SECONDS EAST ALONG SAID NORTH LINE OF LOTS 3 AND 4, 150 FEET, MORE OR LESS, TO A POINT 25 FEET NORTHWESTERLY OF THE NORTHEAST CORNER OF SAID LOT 4, AS MEASURED ALONG THE NORTH RIGHT OF WAY LINE OF JOLIET STREET, SAID POINT BEING THE NORTHWEST CORNER OF A PARCEL CONVEYED IN WARRANTY DEED RECORDED JULY 7, 1995 AS DOCUMENT NO. 95038108, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA; THENCE SOUTH 00 DEGREES 30 MINUTES 34 SECONDS WEST ALONG A LINE PARALLEL WITH THE EAST LINE OF LOT 5 OF SAID MEADOWLANE SUBDIVISION, 480 FEET TO THE NORTH LINE OF SAID MEADOWLANE SECOND ADDITION; THENCE NORTH 78 DEGREES 11 MINUTES 35 SECONDS WEST, 146.06 FEET TO THE POINT OF BEGINNING.

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 304 12338 06/18 Exhibit A Legal Description Attachment



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 Page 1 of 1