

After recording please mail to:
SERVICELINK
ATTN: LOAN MODIFICATION
SOLUTIONS
3220 EL CAMINO REAL
IRVINE, CA 92602

2020-086162

2020 Nov 24 8:30 AM

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

The mailing address to which statements
should be mailed under IC 6-1.1-22-8.1 is:
SCOTT A. THORNE
6919 ASH AVENUE
GARY, IN 46403-2014

The mailing address of the grantee is:
SCOTT A. THORNE
6919 ASH AVENUE
GARY, IN 46403-2014

[Space Above This Line For Recording Data]

FHA/VA Case No.: 156-4050314

LOAN NO.: 8-22949472

200 416357

Document is
NOT A MORTGAGE

This Document is the property of
the Lake County Recorder!

THIS MORTGAGE ("Security Instrument") is given on October 9, 2020. The Mortgagor is SCOTT A. THORNE
Whose address is 6919 ASH AVENUE, GARY, IN 46403-2014
("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
Six Thousand Eighty Four and 75/100ths Dollars (U.S. \$6,084.75). 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 April 1, 2049. 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, with the power of sale the following described property located
in LAKE County, Indiana:

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

Indiana Mortgage-Single Family



19028IN 06/19



55 cc + 5 copies
C# 1040027674
KK
E

which has the address of 6919 ASH AVENUE, GARY, IN 46403, ("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.

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 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.

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. 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 Note, 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 Secretary under this paragraph or applicable law.

Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in the Note or 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.

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 appraisal.

Document is
NOT OFFICIAL!
This Document is the property of
the Lake County Recorder!
REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument to give notice to Lender, at Lender's address set forth on page one of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

The following signature(s) and acknowledgment(s) are incorporated into and made a part of this Indiana Mortgage dated October 9, 2020 between SCOTT A. THORNE, and Secretary of Housing and Urban Development.



CERTIFICATE OF PROOF

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

Witness:

Santana Cisneros

Date: 10/26/20

Santana Cisneros
Printed, Typewritten or Stamped Name

State of IN

§
§
§

County of Lake

Before me, Deborah L. Witvoet a Notary Public in and for said County and State, on 10/26/20 personally appeared the above name WITNESS to the foregoing instrument, who, being by me duly sworn, did depose and say that he/she knows Borrower to be the individual(s) described in and who executed the foregoing instrument; that said WITNESS was present and saw said Borrower execute the same; and that said WITNESS at the same time subscribed his/her name as a witness thereto.

**This Document is the property of
the Lake County Recorder!**

Deborah L. Witvoet
Signature of Notarial Officer

Deborah L. Witvoet
Notary Printed Name

Commission No. 700886

My Commission Expires: 5-25-25



This instrument was prepared by:
JAMES FAIRALL
6101 CONDOR DRIVE, SUITE 200
MOORPARK, CA 93021

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 JAMES FAIRALL (NAME).

Loan Originator Organization: PennyMac Loan Services, LLC, NMLSR ID: 35953
Individual Loan Originator's Name NMLSR ID: N/A

Document is NOT OFFICIAL!
JAMES FAIRALL PRINTED NAME OF PREPARER [Signature] SIGNATURE OF PREPARER
This Document is the property of the Lake County Recorder!

PennyMac Loan Services, LLC
6101 Condor Dr.
Moorpark, CA 93021



Indiana Mortgage-Single Family

19028IN 06/19

EXHIBIT A

BORROWER(S): SCOTT A. THORNE

LOAN NUMBER: 8-22949472

LEGAL DESCRIPTION:

STATE OF INDIANA, COUNTY OF LAKE, AND DESCRIBED AS FOLLOWS:

ALL OF LOT NO. THIRTY-EIGHT (38) AND THE WEST TWENTY (20) FEET OF LOT NO. THIRTY-SEVEN (37), MEASURED BY PARALLEL LINES WITH THE WEST LINE OF LOT NO. 37 IN BLOCK J, AS MARKED AND LAID DOWN ON THE RECORDED PLAT OF GARY BEACH 2ND SUBDIVISION, IN THE CITY OF GARY, AS THE SAME APPEARS OF RECORD IN PLAT BOOK 21, PAGE 58, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Parcel ID Number: 45-05-32-377-003.000-004
ALSO KNOWN AS: 6919 ASH AVENUE, GARY, IN 46403

