

NOT AN OFFICIAL DOCUMENT

WHEN RECORDED MAIL TO:

RONALD J TOPP Jr.
HOLLY B TOPP
8014 PATTERSON VE
DYER, IN 46311
Loan No: 2008002533

GINA PIMENTEL
RECORDER
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2021-035463

8:59 AM 2021 May 5

RELEASE OF MORTGAGE/TRUST DEED BY CORPORATION (ILLINOIS)

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

Know All Men By these Presents, Crown Mortgage Company of the County of Cook and the State of Illinois for and in consideration of the payment of the Indebtedness secured by the property herein-after mentioned, and the cancellation of all the notes thereby secured, and of the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby **REMISE, RELEASE, CONVEY** and **QUIT CLAIM** unto RONALD J TOPP Jr. / HOLLY B TOPP, their heirs, legal representatives and assigns, all the right, titles, interest, claim or demand whatsoever it may have acquired in, through or by a certain mortgage bearing the date October 23, 2020 and recorded in the Recorder's Office of Lake County, in the State of IN, in book of records on page as Document No. 2020-094853, to the premises therein described as follows, situated in the County of Lake State of IN to wit:

SEE ATTACHED FOR LEGAL DESCRIPTION

Tax ID No. (Key No.) 451501476003000041 Tax Unit No.

Property Add: 10702 Porter St.
CROWN POINT, Ind.
46307

Witness our hand(s) and seals(s), April 28, 2021.

THIS INSTRUMENT
WAS PREPARED BY: Heather Kowalczyk

BY: [Signature]
Daniel M. McElroy
Loan Servicing Manager

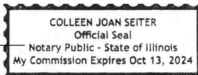
CROWN MORTGAGE COMPANY
6141 WEST 95TH STREET
OAK LAWN, IL 60453

BY: [Signature]
Heather Kowalczyk
Asst. Secretary

STATE OF ILLINOIS)
COUNTY OF Lake)

On April 28, 2021, before me, the undersigned Notary Public, personally appeared Daniel M. McElroy and Heather Kowalczyk and known to me to be the Loan Servicing Manager and Asst. Secretary, authorized agents for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

[Signature]
Notary Public



\$2500
M-E

W-#78340

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CL 11-2018-022533

- (H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances, rules and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (K) "Escrow Items" means those items that are described in Section 3.
- (L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Lake

NORTH HALF (N 1/2) OF LOT NUMBERED (16) AND SOUTH (S 1/2) OF LOT NUMBERED SEVENTEEN (17) IN GREEN HILL RANCHES ANNEX NO. 2, AS PER PLAT THEREOF IN PLAT BOOK 28, PAGE 82 IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA.

APN #: 45-15-01-476-003.000-041
 Recorder's

which currently has the address of **10702 Porter St, Crown Point,**

[Street] [City]

Indiana **46307** ("Property Address")
 [Zip Code]

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.

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

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentally, or entity; or (d) Electronic Funds Transfer.


Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender



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CERTIFICATE OF PROOF


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

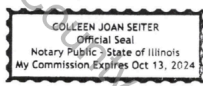

Witness Signature
Swiki Russell
Witness Printed Name

PROOF:

STATE OF Indiana
COUNTY OF LAKE

Before me, a Notary Public in and for said County and State, on April 29, 2021, personally appeared the above named WITNESS to the foregoing instrument, who, being by me duly sworn, did depose and say that he/she knows Daniel McElroy and Heather Kowalczyk to be the individual(s) described in and who executed the foregoing instrument; that said WITNESS was present and saw said Grantor execute the same; and that said WITNESS at the same time subscribed his/her name as a witness thereto.


NOTARY PUBLIC
Printed: Colleen Joan Seiter
My Commission Expires: 10/13/24
Commission No. 918703



Property of State Recorder