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Midland Mortgage - A Division of MidFirst Bank
999 N.W. Grand Boulevard, Suite 100
Oklahoma City, OK 73118-6116
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FHA Case Number: 156-3094535703

SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **June 14, 2021**. The mortgagor is **GEORGE J RUZICH** whose address is **752 O'DAY DRIVE GRIFFITH, IN 46319-0000** ("Borrower"). This Security Instrument is given to the **Secretary of Housing and Urban Development** whose address is **451 Seventh Street, SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **twenty-four-thousand-six-hundred-eighty-eight dollars and thirteen cents (US \$24,688.13)**. 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 **1/1/2049**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums advanced to protect the security of this Security Instrument; and (c) the performance of the Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **LAKE** County, Indiana:

See Exhibit A attached hereto and made a part hereof;

Page 1 of the Subordinate Mortgage

Borrower Initial Lines

GR

* Please add the appropriate number of initial lines for each signatory over

Tax ID # 450734206005000006

which has the address of: 752 O'DAY DRIVE GRIFFITH, IN 46319-0000 ("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 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.

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

SJT

NOT AN OFFICIAL DOCUMENT

LAKE COUNTY, INDIANA, 021-1895, 15

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. IN WITNESS WHEREOF, Borrower has executed this Security Instrument.

BORROWER

George J Ruzich
GEORGE J RUZICH

Acknowledgement

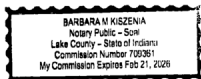
STATE OF Indiana)

) SS:

COUNTY OF LAKE)

On the 25th day of June, 2021, before me, the undersigned, a notary public in and for said state, personally appeared **GEORGE J RUZICH**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument.

In witness whereof, I hereunto set my hand and official seal.



Baruch
Notary Public

County of Residence: LAKE

Commission Number: 709361

Barbara M. Kiszonia
Printed name of notary

My Commission Expires: FEB. 21, 2026

This instrument was prepared by Marion Zijaud. 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. Marion Zijaud

Exhibit "A"

LOT 4, NORTHTOWN ESTATES 1ST ADDITION TO THE TOWN OF GRIFFITH, AS SHOWN
IN PLAT BOOK 35, PAGE 81, LAKE COUNTY, INDIANA.

Parcel # 450734206005000006

Tax ID# 450734206005000006

Property of Lake County Recorder