

FILED

Sep 14 2021 cR
JOHN E. PETALAS
LAKE COUNTY AUDITOR

This document was prepared by:
Scott Vorreyer, EVP
American Portfolio Mortgage Corporation
2401 Plum Grove Road
Suite 202
Palatine, IL 60067
847-348-8125

LOAN #: 12042012063538

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION RIDER

STATE OF IN
COUNTY OF LAKE

This Manufactured Home Affidavit of Affixation is made this 12th day of April, 2021 and is incorporated into and shall be deemed to supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower" or "Homeowner") to secure Borrower's Note to American Portfolio Mortgage Corporation, a Nevada Corporation

("Lender").

Borrower and Lender state that it is their intent that the manufactured home be and remain permanently attached to and part of the real property, and that it be regarded as an immovable fixture thereto and not as personal property.

"Homeowner" being duly sworn, on his, her or their oath (state(s) as follows:

- 1. Homeowner owns the manufactured home ("Home") described as follows:

New _____ Used X Year 1993 Length 90 Width 80
Manufacturer/Make VICTORIAN HOMES/PATRIOT HOMES/VICTORIAN HOMES/PATRIOT HOMES
Model Name or Model No. NR206N
Serial No. VP10956B/AIN
Serial No. _____
Serial No. _____
Serial No. _____
HUD Label Number(s) NTA 1293802 & NTA1293803
Certificate of Title Number _____

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

Elle Mae, Inc.

Page 1 of 5

Initials: TS
GMA/AR/JU 1117
GMA/AR/JU (CLS)
04/08/2021 04:19 PM PST

1N 011348



LOAN #: 12042012063538

- 2. The Home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.
- 3. If the Homeowner is the first retail buyer of the Home, Homeowner is in receipt of (i) the manufacturer's warranty for the Home, (ii) the consumer manual for the Home, (iii) the Insulation Disclosure for the Home, and (iv) the formaldehyde health notice for the Home.
- 4. The Homeowner is in receipt of manufacturer's recommended maintenance program regarding the carpets and manufacturer's warranties covering the heating/cooling system, hot water heater, range, etc.
- 5. The Home is or will be located at the following "Property Address":
13008 Schubert St, Cedar Lake
(Street or Route, City)
Lake, IN 46303-9228 (County) (State, Zip Code)
- 6. The legal description of the Property Address ("Land") is typed below or please see attached legal description.
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".

- 7. The Homeowner is the owner of the Land or, if not the owner of the Land, is in possession of the real property pursuant to a lease in recordable form, and the consent of the lessor is attached to this Affidavit.
- 8. The Home is or shall be anchored to the Land by attachment to a permanent foundation, constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty, and permanently connected to appropriate residential utilities (e.g., water, gas, electricity, sewer) ("Permanently Affixed"). The Homeowner intends that the Home be an immoveable fixture and a permanent improvement to the Land.
- 9. The Home shall be assessed and taxed as an improvement to the Land. The Homeowner understands that if the Lender does not escrow for these taxes, that the Homeowner will be responsible for payment of such taxes.

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

Ellie Mae, Inc.

Page 2 of 5

Initials:

SEANADRU 117
SEANADRU (CLS)
04/08/2021 04:19 PM PST



LOAN #: 12042012063538

10. The Home is subject to the following security interests (each, a "Security Interest"):

| | | | |
|--|-------|--|-------|
| <u>American Portfolio Mortgage Corporation</u> Name of Lienholder | _____ | Name of Lienholder | _____ |
| Address: 2401 Plum Grove Road Palatine, IL 60067 | | Address: | _____ |
| Original Principal Amount Secured: \$ _____ | | Original Principal Amount Secured: \$ _____ | |

11. Homeowner agrees that as of today, or if the Home is not yet located at the Property Address, upon the delivery of the Home to the Property Address:

- (a) All permits required by governmental authorities have been obtained;
- (b) The foundation system for the Home was designed by an engineer to meet the soil conditions of the Land. All foundations are constructed in accordance with applicable state and local building codes, and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty;
- (c) If piers are used for the Home, they will be placed where recommended by the Home manufacturer;
- (d) The wheels, axles, towbar or hitch were removed when the Home was placed on the Property Address; and
- (e) The Home is (i) Permanently Affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the Land.

12. If the Homeowner is the owner of the Land, any conveyance or financing of the Home and the Land shall be a single transaction under applicable state law.

13. Other than those disclosed in this Affidavit, the Homeowner is not aware of (i) any other claim, lien or encumbrance affecting the Home, (ii) any facts or information known to the Homeowner that could reasonably affect the validity of the title of the Home or the existence or non-existence of security interests in it.

14. The Homeowner hereby initials one of the following choices, as it applies to title to the Home:

- A. The Home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the Homeowner, is attached to this Affidavit, or previously was recorded in the real property records of the jurisdiction where the Home is to be located.
- B. The Home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin.
- C. The manufacturer's certificate of origin and/or certificate of title to the Home shall be has been eliminated as required by applicable law.
- D. The Home shall be covered by a certificate of title.

15. This Affidavit is executed by Homeowner pursuant to applicable state law.

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.



LOAN #: 12042012063538

This Affidavit is executed by Homeowner(s) and Lienholder(s) pursuant to applicable state law and shall be recorded in the real property records in the county in which the real property and manufactured home are located.

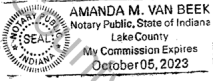
JORDIN L GRANT 4/12/21 (Seal) DATE

State of INDIANA
County of LAKE SS:

Before me, the undersigned, a Notary Public for Lake
(Notary's county of residence) County, State of Indiana, personally appeared JORDIN L GRANT,
(name of signer), and acknowledged the execution of this instrument this 12th day of APRIL,
2021.

My commission expires: 10/5/23
(Notary's signature)

County of residence: Lake
Amanda M VanBeeK
(Printed/typed name), Notary Public



ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

Ellie Mae, Inc.

Page 4 of 5

Initials: AMV
AMANDA M. VAN BEEK 1117
AMANDA M. (CLS)
04/08/2021 04:36 PM PST



LOAN #: 12042012063538

IN WITNESS WHEREOF, Lender, being duly sworn on oath, intends that the Home be and remain Permanently Affixed to the Land and that the Home be an immovable fixture and not as personal property.

American Portfolio Mortgage Corporation, a Nevada Corporation

Lender

James R Strong

By: Authorized Signature

James R Strong

STATE OF: IL
COUNTY OF: COOK

)
) SS.:

On the 12th day of April in the year 2021 before me, the undersigned, a Notary Public in and for said State, personally appeared

James R Strong, authorized signor for
American Portfolio Mortgage Corporation

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 on behalf of which the individual(s) acted, executed the instrument.

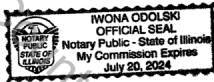
Iwona Odolski

Official Seal:

Notary Signature

IWONA ODOLSKI
Notary Printed Name

Notary Public; State of ILLINOIS
Qualified in the County of COOK
My Commission expires: 7-20-2024



ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded

Ellie Mae, Inc.

Page 5 of 5

Initials: *JS*
GWANARDU · 1117
GWANARLU (CLS)
04/08/2021 04:19 PM PST



EXHIBIT "A"

LOTS NUMBERED 20, 21 AND 22, BOTH INCLUSIVE, BLOCK 16, AS SHOWN ON THE RECORDED PLAT OF MEYER MANOR TERRACE, A SAMUEL C. BARTLET SUBDIVISION TO CEDAR LAKE RECORDED IN PLAT BOOK 21, PAGE 49, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Property address: 13006 Schubert St, Cedar Lake, IN 46303-9228

Tax Number: 45-15-22-403-038.000-014

Property of Lake County Recorder

NOT AN OFFICIAL DOCUMENT

I affirm, under the penalties for perjury that I have taken responsible care to redact each social security number in this document, unless required by law

Scott Vorreyer

Property of Lake County Recorder