N (A) TUNTANNA, (62) FZ. F. (CIAL D (20) (53213) M. ETAN F TNDIANA

Total Fees: 55.00 By: KNK Pg #: 7 FILED FOR RECORD GINA PIMENTEL RECORDER

Recording Requested By: PHH Mortgage Corporation

After PHH FAMS-DTO Rec 3 First American Way PO Ocwen L 124541.5

1 to: 13842266 07 11.5 | PC REC E-Record

ADN # 45-11-25-426-018.000-036

经验

Loan Number: 8012032804

This Subordinate Mortgage ("Security Instrument") is, given on 09/15/2021. The Mortgagor is JANICE MILLER whose address is 5190 W 915 AVE, CROWN POINT: N. 46907 ("Borrower"). This Security is given to the Secretary of Housing and Urban Development, whose address is 451 Saveinty Street, SW, Washington, D.C. 20410 ("Lender"). Borrower cows and Urban Development, whose address is 451 Saveinty Street, SW, Washington, D.C. 20410 ("Lender"). Borrower cows instrument ("Note"), which provides for the full cleb, if not paid another; bloomed to detect the company of the saveint instrument ("Note"), which provides for the full cleb, if not saveint of the saveint of the

The real property described being set forth as follows:

(Legal Description - Attached as Exhibit if Recording Agreement

Which has the address of 5190 W 91ST AVE, CROWN POINT, IN 46307 ("Property Address");

Together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and flatures 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 convents 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.

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.

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NO TUNIANDA, 620 FEZ F. ICIAL DOCUMENT

- 2. Borrower Not Released: Forbearance By Lender Not a Waiver. Extension of the time of payment of the sum secured by this Security instrument granted by Lender to any successor in the interest of Borrower shall not ob pretate to release the liability of the original Borrower or Borrower's successor in the interest. Lender shall not be required to commence proceedings against any successors in the interest or refuse to extend time for payment of otherwise modify amortization of the sums secured by this Security instrument by reason of any domand made by the original Borrower or Borrower's successors in the 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. Successions and Assigns Bound; Johnt and Several Liability: Co-signers. The covenants and agreements of this Security Instrument shall blind and benefit the successions 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 Codigning this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the termin of this Security Instrument; (b) is not personally obligated to pay the sum secured by this Security Instrument; and (b) agrees that Lender and any other Borrower may agree to extend, modify, Chohear or make any accommodations with regard to the term of this Security Instrument the Note without that Borrower's consent.
- 4. Notices. Any notices to Borrower provided for in this Security Instrument shall be given by delivering it by mailing it by first class neall 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, 45 Seventh Street, SW, Washington, DC 20410 or any address Lender designates by notice 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 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:
- Acceleration: Remedies.
 - If the Lendor's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under the Paragraph 4 of the Subordinate Note, the Secretary may invoke the nonjudical power of sale provided in the Single Family Mortgage Foreicasure Act of 1994 (*Act") (12.U.S.C. 3751et seq.) by requesting a forescioure commissioner designated under the Act to commons foreclosure and self the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph or applicable law.
- By signing below, Borrower accepts and agrees to the terms contained in this Security instrument and in any rider(s) executed by Borrower and recorded with it.

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NO TOTAL PARTY OF THE PROPERTY OF THE PROPERTY

BORROWER ACKNOWLEDGEMENT

IMPORTANT — Do NOT sign this Agreement unless you are in the presence of a notary. If extenuating circumstances prevent one notary signature, separately signed and notarized agreements will be accepted; however, the agreements must be returned in the same package to PHH Mortgage Corporation.

Each of the Borrower() and the Lender acknowledge that no representations, agreements or promises were made by the other party or any of life representatives other than those representations, agreements or promises specifically contained herein. This Agreement, and the Note and Security Instrument (as amended hereby) set forth the entire understanding between the parties. Thesis are no unwritten agreements between the parties.

All individuals on the mortgage, note and the property title must sign this Agreement.

9-22-21

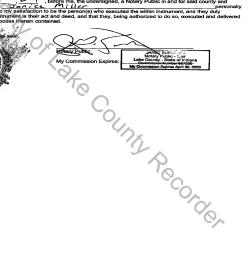
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NO TOTAL DOCUMENT

45-11-25-4.
OF LAKE COUNTY PECONOLOGY

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Indiana Affirmation Statement partial claims

(IC 36-2-11-15)

l affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security Number in this document, unless required by law.

te County Recorder

Hubert Paul

Authorized Officer

PHH MORTGAGE CORPORATION

5720 Premier Park Drive

West Palm Beach, FL 33407

NOTANA @FFICIAL DOCUMENT

Certificate of Preparation

orlake County Recorder This is to certify that this instrument was prepared by PHH Corporation, for Secretary of Housing and Urban Development