

**Return To:** Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134

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## FHA Partial Claim Mortgage

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FHA Case No. 1564159757703
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THIS SUBORDINATE MORTGAGE ("*Security Instrument*") is given on October 12, 2021. The Mortgagor is EBONI JONES, an unmarried individual whose address is 280 W 68TH PL, MERRILLVILLE, IN 46410-3400 ("*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 Twenty nine thousand two hundred seventy-eight and 10/100 dollars (U.S. \$29,278.10). 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 September 1, 2049. 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 which has the address of 280 W 68TH PL, MERRILLVILLE, IN 46410-3400.

**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 [Type of Recording Jurisdiction] of Lake [Name of Recording Jurisdiction]: The legal description to the Property may be attached to this Agreement by the Servicer if required.



**Parcel ID Number:** 451209476026000030 which currently has the address of 280 W 68TH PL [Street] MERRILLVILLE [City], Indiana 46410-3400 [Zip Code] ("*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 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 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 10410 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.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in 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.

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 Subordinate Note, the Secretary may invoke the non-judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. Section 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 Lender under this paragraph or applicable law.

**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. Jury Trial Waiver.** The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

**10. Waiver of Valuation and Appraisal.** Borrower waives all right of valuation and appraisal.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

**Borrower**

Ebony Jones Oct 19, 2021  
EBONI JONES UCC # 103 . 1 - 309 . 1 - 207 9 31 Date

**Acknowledgment**

State of Indiana

County of Lake

This instrument was acknowledged before me on Oct 19, 2021 by EBONI JONES.

[Signature]  
Notary Public

Kathleen Smith  
(Print Name)

My commission expires: Oct 3, 2026

Notary County: Lake



This instrument was prepared by: Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134

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.

*Janora Irons*  
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Caliber Home Loans, Inc.

Property of Lake County Recorder



**CERTIFICATE OF PROOF**

WITNESS to the signature(s) on the foregoing instrument including any riders thereto ("Foregoing Instrument") to which this Proof is attached:

Cedric Bey  
Witness Name (typed/printed)

Cedric Bey  
Witness Signature

State of IN, County of Lake

On this 19 day of Oct, 2021 before me personally appeared (X) Eboni Jones Cedric Bey, proved to me on the basis of satisfactory evidence to be the person whose name is subscribed as the Witness to the signature(s) on the Foregoing Instrument, and who, being by me duly sworn, said that he/she was present and saw/heard Eboni Jones

the same person(s) described in and whose names is/are subscribed to the Foregoing Instrument in their authorized capacity as a party thereto, execute the Foregoing Instrument; and that said Witness at the same time subscribed his/her name as a witness in this Certificate of Proof for attachment to the Foregoing Instrument.

Kathleen Smith  
Notary Public Signature

(space reserved for Notary Seal/Stamp)

Kathleen Smith  
Notary Public Name



Lake  
Notary County

This instrument was prepared by:  
Janette Irons

**EXHIBIT "A"**

**Legal Description of Property**

PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 9, TOWNSHIP 35 NORTH, RANGE 8 WEST OF THE 2ND P.M., DESCRIBED AS COMMENCING AT A POINT 976 FEET WEST OF AND 220 FEET NORTH OF THE SOUTHEAST CORNER OF SAID SECTION 9; THENCE NORTH 75 FEET ALONG A LINE PARALLEL TO THE EAST LINE OF SAID SECTION 9; THENCE WEST 145 FEET; THENCE SOUTH 75 FEET ALONG A LINE PARALLEL TO THE EAST LINE OF SAID SECTION 9; THENCE EAST 145 FEET TO THE POINT OF BEGINNING IN LAKE COUNTY, INDIANA.  
APN #: 451209476025000030