

# NOT AN OFFICIAL DOCUMENT

Prepared by and return to:  
National Title Solutions, Inc.  
235 Remington Boulevard, Suite C  
Bolingbrook, IL 60440

2021-543710  
12/20/2021 03:22 PM  
TOTAL FEES: 25.00  
BY: JAS  
PG #: 5

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
GINA PIMENTEL  
RECORDER

FILE: 2020-14205

## SCRIVENER'S AFFIDAVIT

Property Address:

**9449 Cottonwood Drive  
Munster, IN 46321**

Reference Number: 2021-011707

I, **Amie Kesner**, [officer] of National Title Solutions, Inc, [firm] with offices at 235 Remington Boulevard, Suite C, Bolingbrook, Illinois 60440, having personal knowledge of the facts herein stated, under oath depose and say as follows:

That the **Mortgage** from **Thomas T Brazzale and Teresa C Brazzale**, Grantor, to **C.U. Financial, Inc dba Real Estate Resource Home Loans.**, Grantee, conveying that parcel of real estate located at **9449 Cottonwood Drive, Munster IN 46321** and more particularly described on the **Mortgage**, which was recorded as Document No **2021-011707** on **February 5<sup>th</sup>, 2021** in the Land Evidence Records of **LAKE COUNTY** records, needs the following correction(s) to the mortgage:

**Mortgage was Recorded with the VA Rider and Legal Description missing**

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, STATE OF INDIANA:

LOT 6 IN FAIRMEADOW 21ST ADDITION, BLOCK ONE, TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 43 PAGE 92, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PIN: 45-07-30-331-006.000-027

Signed under the penalties of perjury this **16<sup>th</sup>** day of **December, 2021**.

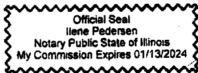
  
\_\_\_\_\_  
Amie Kesner

STATE OF ILLINOIS  
COUNTY OF \_\_WILL

In Will, in said County, on this **16<sup>th</sup>** day of **December, 2021**, before me personally appeared the within-named **Amie Kesner**, to me known and known by me to be the party executing the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed, and delivered the said instrument, as her free and voluntary act, for the uses and purposes therein set forth.

  
\_\_\_\_\_  
Notary Public

Print Name: Ilene Pedersen  
My commission expires: 1/13/2024



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26-26-6-0790004

## VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

**NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.**

THIS VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER is made this 08th day of October, 2026, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (herein "Security Instrument") dated of said date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to

C.J. Financial, Inc. d/b/a Real Estate Resource Home Loans

(herein "Lender") and covering the Property described in the Security Instrument and located at

8448 COTTONWOOD DR, MUNSTER, IN 46321

[Property Address]

VA GUARANTEED LOAN COVENANT: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the Security Instrument or other Instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with payment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 16 of the Security Instrument, are hereby amended or rejected to the extent necessary to conform such Instruments to said Title or Regulations.

**LATE CHARGE:** At Lender's option, Borrower will pay a "late charge" not exceeding four per centum (4%) of the overdue payment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

**GUARANTY:** Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U.S. Code "Veterans Benefits," the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

**TRANSFER OF THE PROPERTY:** This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to 38 U.S.C. 3714.

An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:

(a) **ASSUMPTION FUNDING FEE:** A fee equal to one-half of one percent (.50 %) of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the VA. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729 (c).

(b) **ASSUMPTION PROCESSING CHARGE:** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently reviewing the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by VA for a loan to which 38 U.S.C. 3714 applies.

(c) **ASSUMPTION INDEMNITY LIABILITY:** If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the Veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify VA to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

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IN WITNESS WHEREOF, Borrower(s) has executed this VA Guaranteed Loan and Assumption Policy Rider.

Thomas T. Brazzale  
THOMAS T. BRAZZALE -Borrower

Teresa C. Brazzale  
TERESA C. BRAZZALE -Borrower

\_\_\_\_\_  
-Borrower

\_\_\_\_\_  
-Borrower

*[Sign Original Only]*

Refer to the attached Signature Addendum for additional parties and signatures.

MultiState VA Guaranteed Loan And Assumption Policy Rider  
MultiState Financial Services, Inc.

version: 1/2019/01  
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## EXHIBIT "A" Property Description

**Closing Date:** October 8, 2020  
**Borrower(s):** Thomas T. Brazzale and Teresa C. Brazzale  
**Property Address:** 9449 Cottonwood Drive, Munster, IN 46321

### PROPERTY DESCRIPTION:

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, STATE OF INDIANA:

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