

NOT AN OFFICIAL DOCUMENT

2021-544469
12/28/2021 11:55 AM
TOTAL FEES: 55.00
BY: JAS
PG #: 8

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
GINA PIMENTEL
RECORDER

Space above for recording.

FIFTH THIRD BANK
MADISONVILLE OFFICE BUILDING
5001 KINGSLEY DRIVE
Mail Drop 1MOB-AL
CINCINNATI, OH. 45227-1114

210738563

SUBORDINATE MORTGAGE

Prepared by:
Bail Coleman
513-358-2637
Bail Coleman

FHA Case No.
1519647203

408447209

Date: October 7, 2021
Account: *****7209

THIS SUBORDINATE MORTGAGE is given on October 7, 2021. The Mortgagor is: KENYA CASTON, LILLIAN JENKINS

whose address is:

Original: 10-22-2009

8249 MONROE AVENUE
MUNSTER, IN. 46321

Recorded: 11-17-2009

Inst: 2009 076463

This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street SW, Washington, D.C. 20410, Borrower owes Lender the principal sum of Twenty-Nine Thousand Five Hundred Thirty-Four and 49/100 (U.S. \$29,534.49). This debt is evidenced by Borrower's note dated the same date as this Security Instrument, which provides for the full debt, if not paid earlier, due and payable on 11/01/2039.

This Security Instrument secures to Lender, (a) the repayment of the debt evidenced by the note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest advanced under Paragraph 7 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, warrant, grant, and convey to the Lender, with power of sale the following described property located in LaPorte County, IN:

LA PORTE
LAKE
which has the address of:

Formal No. 45-06-24-231-011-000-067

8249 MONROE AVENUE
MUNSTER, IN. 46321

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. This Security Instrument shall also cover all replacements and additions. 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.

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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.

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 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 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 successor 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 provide 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 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, D.C. 20410 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.

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 nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 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.

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By signing this document, you are agreeing to the terms and conditions stated herein.

Kenya Caston
KENYA CASTON - Borrower

Lillian Jenkins
LILLIAN JENKINS - Borrower

10/12/21
Date

10/12/21
Date

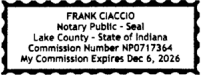
INDIVIDUAL ACKNOWLEDGMENT

STATE OF INDIANA COUNTY OF LAKE ss.

Before me a Notary Public in and for said County and State personally appeared KENYA CASTON, LILLIAN JENKINS, who is/are personally known to me or who has produced sufficient evidence of identification and who did take an oath and who executed the foregoing conveyance to Fifth Third Bank, National Association and severally acknowledged the execution thereof to be his/her free act and deed for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto affixed my name and official seal this 12 day of OCT, 2021

Sharon
Notary Public
My Commission Expires 12/06/2026



DO NOT WRITE BELOW THIS LINE, FOR FIFTH THIRD USE ONLY.

CORPORATE ACKNOWLEDGEMENT

FIFTH THIRD BANK, NATIONAL ASSOCIATION Misty Rowe AVP (Seal)

STATE OF Ohio, COUNTY OF Hamilton ss.

Before me, a Notary Public in and for said County and State personally appeared Fifth Third Bank, National Association by Misty Rowe, its AVP, the individual who executed the foregoing instrument and acknowledged that she/he did read the same and did sign the foregoing instrument and that the same is her/his free act and deed and the free act and deed of Fifth Third Bank, National Association.

IN WITNESS WHEREOF, I have hereunto affixed my name and official seal this 19 day of October, 2021

Diann R. Beatty
Notary Public
My Commission Expires 11-16-2023

DIANN R. BEATTY
Notary Public, State of Ohio
My Commission Expires 11-16-2023



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State of IN
)SS
County of LAKE

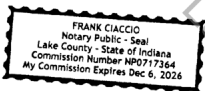
EXECUTED AND DELIVERED in my presence:

Kimberly Senk
Witness Signature
Kimberly Senk
Witness Name

Before me, a Notary Public in and for said County and State, this 12 day of OCT, 2021, personally appeared the above named WITNESS to the foregoing instrument, who, being by me duly sworn, did depose and say that he/she knows Grantor to be the individual(s) described in and who executed the foregoing instrument; that said WITNESS was present and saw said Grantor execute the same; and that said WITNESS at the same time subscribed his/her name as a witness thereto.

My Commission Expires: 12/06/2026 Fraccio
Notary Public

NOTARY SEAL:



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* *

Loan No. 408447209

The following described real estate located in Lake County, Indiana:

Lot 10, except the North 54 feet thereof, and all Lot 11 in Ridgeland Park 4th Addition, Munster, as per plat thereof, recorded in Plat Book 32, Page 95 1/4, in the Office of the Recorder of Lake County, Indiana.

Parcel No: 45-06-24-231-011.000-027

Property of Lake County Recorder

(2)

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SAME NAME AFFIDAVIT

STATE OF: IN

COUNTY OF: Lake

THE UNDERSIGNED, after being duly sworn upon, oath deposes and says:
That in reference to the transaction of the property located at:

8249 MONROE AVENUE
MUNSTER
IN 46321

Appears on some modification documents as:

KENYA CASTON Kenya Caston

I hereby certify that the above are all one and the same.

SIGNED this 12 day of 10, 2021

Kenya Caston
KENYA CASTON

Authorized Agent

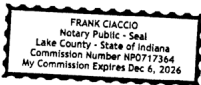
Subscribed and sworn before this 12 day of Oct, 2021

Flaccio
Notary Public

State/Commonwealth of: INDIANA

Acting in the County/Parish of: LAKE

My Commission Expires: 12/06/2026



NOT AN OFFICIAL DOCUMENT

SAME NAME AFFIDAVIT

STATE OF: IN

COUNTY OF: Lake

THE UNDERSIGNED, after being duly sworn upon, oath deposes and says:
That in reference to the transaction of the property located at:

8249 MONROE AVENUE
MUNSTER
IN 46321

Appears on some modification documents as:

LILLIAN JENKINS *Lillian Jenkins*

I hereby certify that the above are all one and the same.

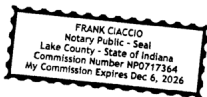
SIGNED this 10/01 day of Oct, 2021.

Lillian Jenkins

LILLIAN JENKINS

Authorized Agent

Subscribed and sworn before this 12 day of Oct, 2021



F. Ciaccio
Notary Public

State/Commonwealth of: INDIANA

Acting in the County/Parish of: LAKE

My Commission Expires: 12/06/2026

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Effective July 1, 2006

I.C. 36-2-11-15, the following affirmation statement must be included on most documents to be accepted for recording in County Recorders' offices in the State of Indiana:

"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.

Gail Coleman

[Signed, printed or stamped name of individual]"
GAIL COLEMAN

The following documents are exempt from the above requirement: Writ of a Court, Federal Tax Lien, Federal Lien Release, DD214, UCC. All other documents notarized in the State of Indiana (regardless of where they are prepared) require the affirmation statement. See I.C. 36-2-7.5 through I.C. 36-2-7.5-12 for a timeline of further requirements and implementation.