

# NOT AN OFFICIAL DOCUMENT

**FILED**

Feb 23 2022 VH  
JOHN E. PETALAS  
LAKE COUNTY AUDITOR

2022-508047  
02/23/2022 02:27 PM  
TOTAL FEES: 25.00  
BY: JAS  
PG #: 6

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
GINA PIMENTEL  
RECORDER

This document was prepared by:  
LeaderOne Financial Corporation  
7500 College Blvd., Suite 1150  
Overland Park, KS 66210  
(913) 747-4000

LOAN #: 2100340032

## MANUFACTURED HOME AFFIDAVIT OF AFFIXATION RIDER

STATE OF IN

COUNTY OF Lake

This Manufactured Home Affidavit of Affixation is made this 18th day of February, 2022 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 LeaderOne Financial Corporation, a 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 2006 Length 52 Width 27

Manufacturer/Make Fairmont Homes, LLC/Century

Model Name or Model No. Century

Serial No. My07 124926APK

Serial No. \_\_\_\_\_

Serial No. \_\_\_\_\_

Serial No. \_\_\_\_\_

HUD Label Number(s) RAD1452776; RAD1452777

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.



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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":  
5004 Addison St, Griffith  
  
Lake, IN 46319  

(Street or Route, City)  
(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.

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

LeaderOne Financial Corporation

Name of Lienholder

Name of Lienholder

Address:

Address:

Original Principal

Amount Secured: \$ 191,468.00

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.

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Initials: WM MM



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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.

Will Madia 2/18/22 (Seal)  
WILLIAM MADIA DATE

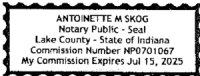
Michele Madia 2/18/22 (Seal)  
MICHELE MADIA DATE

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 WILLIAM MADIA  
AND MICHELE MADIA, (name of signer), and acknowledged the execution of this instrument  
this 17<sup>th</sup> day of February, 2022

My commission expires: 07-15-2025 Amg  
(Notary's signature)

County of residence: Lake  
Antoinette M. Skog  
(Printed/typed name), Notary Public



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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 immoveable fixture and not as personal property.

LeaderOne Financial Corporation, a Corporation

Lender

Mark Worthy  
By: Authorized Signature Kimberly Palmer  
Kimberly Palmer

STATE OF: Kansas  
COUNTY OF: Schuman

} SS.:

On the 17 day of February in the year 2022 before me, the undersigned, a Notary Public in and for said State, personally appeared

Kimberly Palmer

Kimberly Palmer 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.

Kristy Wright

Official Seal:

Notary Signature  
Kristy Wright  
Notary Printed Name

Notary Public; State of Kansas  
Qualified in the County of Schuman  
My Commission expires: 9/14/2024



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ICE Mortgage Technology, Inc.

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Initials WMA  
GMAJARDU - 117  
GMAJARDU (01.53)  
02/17/2022 06:02 AM PST

prepared by: Kimberly Palmer

I affirm, under the penalties for perjury, that I have taken reasonable care to collect each Social Security number in this document, unless exempt by law. Emily Kurzynski

I affirm, under the penalties for perjury, that I have taken reasonable care to collect each Social Security number in this document, unless exempt by law.



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## LEGAL DESCRIPTION

Order No.: CTNW2107959

For APN/Parcel ID(s): 45-07-36-326-029.000-001

LOT 30, KOPELKE ACRES, IN LAKE COUNTY, INDIANA AS RECORDED IN PLAT BOOK 24, PAGE 48, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA.

Property of Lake County Recorder