

After recording please mail to:  
SERVICELINK  
ATTN: LOAN MODIFICATION  
SOLUTIONS  
320 COMMERCE, SUITE 100  
IRVINE, CA 92602

The mailing address to which statements  
should be mailed under IC 6-1.1-22-8.1 is:  
RICARDO GUERRERO  
2700 E 10TH ST  
HOBART, IN 46342

The mailing address of the grantee is:  
RICARDO GUERRERO  
2700 E 10TH ST  
HOBART, IN 46342

[Space Above This Line For Recording Data]

LOAN NO.: 0677533648

Investor Loan No: 232649792  
FHA Case #: 1565566236

240096196-SP  
INDIANA MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **March 14, 2024**. The Mortgagor is **RICARDO GUERRERO AND AMPARO GUERRERO** Whose address is **2700 E 10TH ST, HOBART, IN 46342** ("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 **Seventeen Thousand Six Hundred Ten and 64/100ths Dollars (U.S. \$17,610.64)**. 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 **July 1, 2052**. 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, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of 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 the power of sale the following described property located in **LAKE County, INDIANA**:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

which has the address of **2700 E 10TH ST, HOBART, IN 46342**, ("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."



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**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 or 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.

**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 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:



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**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 Note, 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 Secretary under this paragraph or applicable law.

Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in the Note or 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.

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

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REQUEST FOR NOTICE OF DEFAULT  
AND FORECLOSURE UNDER SUPERIOR  
MORTGAGES OR DEEDS OF TRUST

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Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument to give notice to Lender, at Lender's address set forth on page one of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

The following signature(s) and acknowledgment(s) are incorporated into and made a part of this Indiana Mortgage dated March 14, 2024 between RICARDO GUERRERO AND AMPARO GUERRERO, and Shellpoint Mortgage Servicing in its capacity as Servicer/Agent for Secretary of Housing and Urban Development.



# NOT AN OFFICIAL DOCUMENT

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.

*Ricardo Guerrero*  
Borrower - RICARDO GUERRERO

Date: 3/21/24

*Amparo Guerrero*  
Borrower - AMPARO GUERRERO

Date: 3/21/24

## ACKNOWLEDGMENT

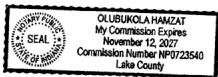
State of IL

County of LAKE

ss  
ss  
ss

I, a Notary Public, hereby certify that **RICARDO GUERRERO AND AMPARO GUERRERO** whose name is signed to the foregoing instrument or conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand this the 21 day of MARCH, 2024.



*Olubukola Hamzat*  
Signature of Notarial Officer

OLUBUKOLA HAMZAT  
Notary Printed Name

LAKE  
County Notarial Officer Resides

My Commission Expires: 11/12/27

(Seal, if any)

This instrument was prepared by:  
**MEREDITH PRICKETT**  
2100 EAST ELLIOT ROAD, BUILDING 94  
TEMPE, AZ 85284

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 **MEREDITH PRICKETT** (NAME).

Loan Originator Organization: NewRez LLC d/b/a Shellpoint Mortgage Servicing, NMLSR ID: 3114  
Individual Loan Originator's Name NMLSR ID: N/A



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## EXHIBIT A

**BORROWER(S): RICARDO GUERRERO AND AMPARO GUERRERO**

**LOAN NUMBER: 0677533648**

**LEGAL DESCRIPTION:**

**STATE OF INDIANA, COUNTY OF LAKE, AND DESCRIBED AS FOLLOWS:**

**PROPERTY ADDRESS: 2700 EAST 10TH STREET, HOBART, IN 46342**

PART OF LOT "D", HICKORY HILLS, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 46, PAGE 94, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOW: BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT "D"; THENCE NORTH 01 DEGREE 28 MINUTES 30 SECONDS WEST, ALONG THE EAST LINE OF LOT "D" 260.00 FEET TO THE SOUTHEAST CORNER OF LOT 28, DUCK CREEK HEIGHTS, UNIT NO. 3 AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 80, PAGE 84, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA; THENCE SOUTH 77 DEGREES 34 MINUTES 28 SECONDS WEST, ALONG THE SOUTH LINE OF SAID LOT 28 AND 29, 162.91 FEET; THENCE SOUTH 89 DEGREES 58 MINUTES 35 DEGREES WEST, ALONG THE SOUTH LINE OF LOT 29, 18.52 FEET TO THE SOUTHWEST CORNER OF SAID LOT 29; THENCE SOUTH 12 DEGREES 27 MINUTES 00 SECONDS EAST, ALONG THE EAST LINE OF LOT 7, 97.24 FEET; THENCE SOUTH 01 DEGREES 28 MINUTES 30 SECONDS EAST, ALONG THE EAST LINE OF LOTS 7 AND 6, 130.01 FEET; THENCE NORTH 89 DEGREES 58 MINUTES 35 SECONDS EAST 160.00 FEET TO THE POINT OF BEGINNING.

THE PROPERTY ADDRESS AND/OR TAX PARCEL IDENTIFICATION NUMBER(S) LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES, WITHOUT WARRANTY AS TO ACCURACY OR COMPLETENESS AND ARE NOT HEREBY INSURED.

Parcel ID Number: 45-09-33-454-007.000-018  
ALSO KNOWN AS: 2700 E 10TH ST, HOBART, IN 46342



\* 0 6 7 7 5 3 3 6 4 8 \*