

2024-11012  
04/13/2024 02:30 PM  
TOTAL FEES: 55.00  
BY: JAS  
PG #: 5  
RECORDED AS PRESENTED

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
GINA PIMENTEL  
RECORDER

This Document Prepared By:  
**YUDOSHIA ROLLERSON**  
**MIDFIRST BANK, A FEDERALLY CHARTERED**  
**SAVINGS ASSOCIATION**  
**501 N.W. GRAND BLVD**  
**OKLAHOMA CITY, OK 73118**

When Recorded Mail To:  
**FIRST AMERICAN TITLE**  
**DTO REC., MAIL CODE 4002**  
**4795 REGENT BLVD**  
**IRVING, TX 75063**

Tax/Parcel #: **45-12-16-206-008,000-030**

[Space Above This Line for Recording Data]

FHA Case No: 1564001532703  
Loan No: (scan barcode)

## PARTIAL CLAIMS MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **FEBRUARY 29, 2024**. The mortgagor is **NICOLE AUSMUS** ("Borrower"), whose address is **7047 VAN BUREN LN, MERRILLVILLE, IN 46410**. This Security Instrument is given to the **Secretary of Housing and Urban Development**, whose address is **451 Seventh Street SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **SEVEN THOUSAND ONE HUNDRED SIXTEEN DOLLARS AND 37 CENTS (U.S. \$7,116.37)**. 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, 2051**.

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 power of sale, the following described property located in the County of **LAKE**, State of **INDIANA**:

which has the address of, **7047 VAN BUREN LN, MERRILLVILLE, INDIANA 46410** (herein "Property Address");

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





# NOT AN OFFICIAL DOCUMENT

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. § 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to Lender under this paragraph or applicable law.

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

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 YUDOSHIA ROLLERSON.



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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Nicole Ausmus  
Borrower: NICOLE AUSMUS

3-25-24  
Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

## BORROWER ACKNOWLEDGMENT

STATE OF INDIANA )  
COUNTY OF Lake ) SS:

Before me, a Notary Public in and for said County and State, personally appeared NICOLE AUSMUS [Grantor's Name] who acknowledged the execution of the foregoing instrument.

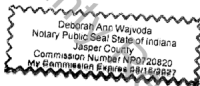
Witness my hand and Notarial Seal this 25<sup>th</sup> day of March, 2024.

\_\_\_\_ The notarial act was a remote notarial act; the principal appeared by means of audio-visual communication; city, county, state/province in which the signer is physically located at time of signing.

Deborah Ann Wayvoda  
Notary Public's Signature

Seal

Deborah Ann Wayvoda  
Notary Public's Printed Name  
Notary Name exactly as Commission  
Notary Public - State of Indiana  
My Commission Expires: 10/16/2027  
Commission No. 720820  
County of Residence: WIPVA



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## EXHIBIT A

**BORROWER(S):** NICOLE AUSMUS

**LOAN NUMBER:** (scan barcode)

**LEGAL DESCRIPTION:**

The land referred to in this document is situated in the CITY OF MERRILLVILLE, COUNTY OF LAKE, STATE OF INDIANA, and described as follows:

LOT 553, UNIT NO. 8, TURKEY CREEK MEADOWS, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 35 PAGE 109, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

**ALSO KNOWN AS:** 7047 VAN BUREN LN, MERRILLVILLE, INDIANA 46410

