

This Document Prepared By:

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Recording Requested By and Return To:

Carrington Mortgage Services, LLC
Carrington Document Services
1600 South Douglass Road, Suite 200A
Anaheim, CA 92806

Loan No: **4000234245**
Case No: **FR1517162600703**
Tax/Parcel #: **45-08-33-108-012.000-004**

SUCCESSOR IN INTEREST ASSUMPTION AGREEMENT

This **SUCCESSOR IN INTEREST ASSUMPTION AGREEMENT** (the "Agreement") is made this, **22ND** day of **MARCH, 2024**, (the "Effective Date"), by and between **CARRINGTON MORTGAGE SERVICES, LLC** whose address is **1600 SOUTH DOUGLASS ROAD, SUITE 200A, ANAHEIM, CA 92806** acting on behalf of the owner of the Note, (the "Lender") and **TAMIKA FORD AKA TAMIKA L FORD** (the "Successor in Interest") (collectively, the "Parties"). **PATRICIA A FORD** (the "Original Borrowers"), dated **MAY 16, 2003** in the original principal sum of **\$57,093.00**, (the "Note") and the Mortgage or Deed of Trust (the "Security Instrument"), which was entered into as security for the Note, which was recorded in the Official Records of **LAKE COUNTY, INDIANA** as **INSTRUMENT NO. 2003-053446, BOOK: N/A, PAGE: N/A** and recorded on **MAY 28, 2003** and which encumbers the real and personal property described in the Security Instrument (defined in the Security Instrument as the "Property"), known as: **4600 PIERCE STREET, GARY, INDIANA 46408**

Attached hereto is the legal description as Exhibit A and incorporated herein.

WITNESSETH:

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WHEREAS, Lender is the holder, or is acting on behalf of the owner of the Note and Security Instrument and subsequent modifications thereof, if any (collectively, the "Loan Documents").

WHEREAS, Successor in Interest represents it has reviewed the terms of the Loan Documents, and it is eligible to assume and perform all of the agreements, covenants and conditions of the Note, Security Instrument and other Loan Documents as same may be modified.

NOW, THEREFORE, in consideration of the mutual promises of the Parties hereto and other good and valuable consideration, the receipt of which is hereby acknowledged, the Parties do hereby covenant and agree as follows:

1. Lender hereby consents to and/or ratifies the transfer of an interest in the Property to Successor in Interest but the Lender expressly reserves the right to withhold its consent to any future sale or transfer of the Property as provided for in the Loan Documents.
2. Lender unequivocally accepts Successor in Interest as the primary obligor to pay the remaining indebtedness as set forth below.
3. Successor in Interest hereby assumes all obligations under the Loan Documents, and agrees to perform all covenants, conditions, duties and obligations contained therein, and agrees to pay the Note as same may be modified and the obligations evidenced thereby in a prompt and timely manner in accordance with the terms thereof.
4. Lender hereby acknowledges the relinquishment and transfer to Successor in Interest of all Original Borrower's interest in any monies which may be held by Lender as escrow deposits for the purposes of application to taxes, assessments, fire, or other insurance premiums, or any other purposes for which deposits are being required by Lender. Such monies will continue to be held by Lender in accordance with the terms of the Loan Documents. Successor in Interest assumes the liability for payment of any unpaid taxes, assessments, fire, or other insurance premiums and agrees to continue making monthly deposits for such purposes if required by Lender.
5. Successor in Interest currently occupies and will continue to occupy the Property as the primary residence.
6. Successor in Interest is eligible to assume the Note and Mortgage because the Property was transferred to the Successor in Interest by devise, descent or operation of law on the death of a joint tenant or tenant by entirety, or as a result of the death of the Original Borrower, or as a result of decree of a dissolution of marriage.
7. Successor in Interest and Original Borrower have no defenses or rights of set-off against Lender or against the payment collection or enforcement of the indebtedness evidenced by the Loan Documents and owed to Lender.
8. No action has been brought or threatened that would in any way interfere with the right of the Successor in Interest to execute this Agreement and perform all of the Original Borrower's and/or Successor in Interest's obligations contained herein, in the Note, in the Security Instrument, or in any other Loan Documents as same may be modified.
9. Except as modified by this Agreement, all the provisions of the Note, Security Instrument or any other Loan Documents are and shall remain in full force and effect and shall be performed by the Successor in Interest as if these agreements had been originally executed by the Successor in Interest.
10. This Agreement shall be binding upon and inure to the benefit of the Parties hereto, their legal representatives, heirs, administrators, executors, successors and assigns.
11. This Agreement shall be governed, interpreted and construed by the law of the state in which

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In Witness Whereof, the Lender has executed this Agreement.

CARRINGTON MORTGAGE SERVICES, LLC

5-1-24

By [Signature]
Terrence Morley, Director, Loss Mitigation
Carrington Mortgage Services, LLC

(print name)
(title)

Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of _____)
County of _____)

On _____ before me _____ Notary Public, personally appeared _____, who proved to me on the basis of satisfactory evidence to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____
Signature of Notary Public

AV
see attached

(Seal)

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**CALIFORNIA ALL-PURPOSE
CERTIFICATE OF ACKNOWLEDGMENT**

A notary public or other office completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California }

County of Orange }

On 05/01/2024 before me, AARON VARGAS NOTARY PUBLIC
(Here insert name and title of the officer)

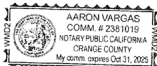
personally appeared TERRENCE MORLEY
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public Signature AARON VARGAS

(Notary Public Seal)



ADDITIONAL OPTIONAL INFORMATION

DESCRIPTION OF THE ATTACHED DOCUMENT

(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages _____ Document Date _____

CAPACITY CLAIMED BY THE SIGNER

- Individual(s)
- Corporate Officer

(Title)

- Partner(s)
- Attorney-in-Fact
- Trustee(s)
- Other

INSTRUCTIONS FOR COMPLETING THIS FORM

This form complies with current California statutes regarding notary wording and, if needed, should be completed and attached to the document. Acknowledgments from other states may be completed for documents being sent to that state so long as the wording does not require the California notary to violate California notary law.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. ~~he~~/she/~~they~~, is/~~are~~) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
 - ❖ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
 - ❖ Indicate title or type of attached document, number of pages and date.
- Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary).
- Securely attach this document to the signed document with a staple.



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COMPLIANCE AGREEMENT

In consideration of CARRINGTON MORTGAGE SERVICES, LLC (Lender") allowing the transfer of the property located at 4600 PIERCE STREET, GARY, INDIANA 46408 and the assumption by the undersigned Successor in Interest of the referenced loan (the "Loan"), the undersigned agree, upon request of Lender or upon request of any person acting on behalf of Lender, to fully cooperate with Lender or such person to correct any inaccurate term or provision of, mistake in, or omission from any document associated with the original closing or with the assumption of the Loan. The undersigned further agree to execute such documents or take such action as Lender or such person acting on behalf of Lender reasonably may deem necessary (including without limitation the correction of any such inaccuracy, mistake, or omission) as will enable Lender to sell, convey, seek guaranty, or market the Loan to any entity, including without limitation an investor, the Federal National Mortgage Association, the Government National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Department of Housing and Urban Development, the Department of Veterans Affairs, or any bonding authority.

The undersigned further agree to comply with any such request within a reasonable period of time as specified by Lender or by such person acting on behalf of Lender and to comply individually or jointly. Failure to comply shall constitute default under the Note and Security Instrument that evidence and secure the Loan, and Lender may pursue its available remedies.

The rights and powers of Lender under this Compliance Agreement shall inure to the benefit of any subsequent holder of said Note and Security Instrument.

BY SIGNING BELOW THE UNDERSIGNED ACKNOWLEDGE THAT EACH FULLY UNDERSTANDS THIS COMPLIANCE AGREEMENT OR OTHERWISE HAS SOUGHT THE ADVICE OF COUNSEL.

Date: 03-04-2024

Tamika Ford AKA Tamika L Ford
TAMIKA FORD AKA TAMIKA L FORD

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EXHIBIT A

BORROWER(S): TAMIKA FORD AKA TAMIKA L FORD

LOAN NUMBER: 4000234245

LEGAL DESCRIPTION:

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

Lot 1, Block 2, in Robert R. Cenek's First Addition to Gary, as shown in Plat Book 17, page 27, in the Office of the Recorder of Lake County, Indiana.

ALSO KNOWN AS: 4600 PIERCE STREET, GARY, INDIANA 46408

Property of Lake County Recorder