

This Document Prepared By:
PLANET HOME LENDING, LLC - Diane Rudy
321 RESEARCH PARKWAY, SUITE 303
MERIDEN, CT 06450

When Recorded Mail To:
PLANET HOME LENDING, LLC
321 RESEARCH PARKWAY Suite 303
Meriden, CT 06450

**ASSUMPTION AGREEMENT
AND
RELEASE OF LIABILITY**

MERS Phone No.: 1-888-679-6377
MERS MIN No.: 1004183-0000134645-9
FHA Case No.: 156-5077184-703
Property Address: 317 Nomo Place,
City and State: Crown Point, IN 46307

THIS AGREEMENT, is made this 25th day of July 2024 between Janet L. Davidson, a Married Woman hereinafter referred to as "Seller(s)", and Vincent A. Parisi hereinafter referred to as "Buyer(s)", and Planet Home Lending, LLC, a Limited Liability Company hereinafter referred to as "Lender" and Mortgage Electronic Systems, Inc. (MERS) as Mortgagee, as Hometown Lenders Inc., a Corporation, ("Original Lender"), its successors and assigns.

"MERS" is the Mortgage Electronic Registration Systems; Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the Mortgagee under the Mortgage. MERS is organized under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888)679-MERS.

Whereas buyer(s) is acquiring title from Seller(s) of the real property herein described as follows to wit:

Property Address: 317 Nomo Place, Crown Point, IN 46307
File No.: 21-14218

The West 28.42 feet of the East 67.00 feet of Lot 2, in Sawgrass – Unit 1, recorded in Plat Book 111, page 68, as amended by Certificate of Correction, recorded as Document No. 2018-073816 in the Office of the Recorder of Lake County, Indiana.

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.

NOT AN OFFICIAL DOCUMENT

And whereas, Seller(s) have liability under a certain Note dated April 22, 2021, payable to Planet Home Lending, LLC, in the face amount of \$344,446.00 which Note is secured by a Mortgage made by Mortgage Electronic Systems, Inc. (MERS) as Mortgagee, as Nominee for Hometown Lenders Inc, a Corporation, ("Original Lender"), its successors and assigns and recorded on 04/26/2021, in the official records of Lake County, Indiana, as Document Number 2021-505805. Seller(s) have liability under said Note and Mortgage, with modifications, if any, on which there is an outstanding balance, including interest, and other advances, if any, of \$323,067.31 as of the date of this agreement, and said Note and Mortgage ("Security Instrument") are currently held by the Lender.

And whereas, the loan and any other advances which said Note and Mortgage ("Security Instrument") were guaranteed by the Department of Housing and Urban Development and in accordance with applicable regulations thereunder, and said Mortgage is the only loan now guaranteed by the Department of Housing and Urban Development on said property.

And whereas, as part of the purchase price for the real property described herein in that certain Mortgage, the Buyers have agreed to assume and pay the indebtedness evidenced by the Note and Mortgage (Security Instruments"), with modifications if any, and to be bound by all terms, provisions, and obligations contained on said "Mortgage" to Mortgage Electronic Systems, Inc. (MERS) as Mortgagee, as Nominee for Hometown Lenders Inc, a Corporation, ("Original Lender"), its successors and assigns and recorded on 04/26/2021, in the official records of Lake County, Indiana, as Document Number 2021-505805, and to indemnify the Department of Housing and Urban Development to the extent any claim payment arising from the guaranty of the indebtedness above mentioned "Security Instruments".

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In witness whereof, the Seller(s), and the Buyer(s) hereto and the Department of Housing and Urban Development and the Lender who is authorized to execute this agreement.

(As to the Sellers)

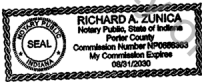
Witness

Janet L. Davidson
Janet L. Davidson

State of Indiana

County of Lake

The foregoing instrument was acknowledged before me on July 25th 2004 by Janet L. Davidson and _____, who is/are personally known to me or has/have produced Drivers License as identification.



Notary Public

(As to the Buyers)

Witness

Vincent A. Parisi
Vincent A. Parisi

State of Indiana

County of Lake

The foregoing instrument was acknowledged before me on July 25th 2004 by Vincent A. Parisi and _____, who is/are personally known to me or has/have produced Drivers License as identification.



Notary Public

My commission expires: 8-31-30

NOT AN OFFICIAL DOCUMENT

(As to Lender/MERS)

Planet Home Lending, LLC

By: *Diane Rudy*

Diane Rudy

Title: Vice President of Operations

Colton Garen
Witness: Colton Garen

Zac Cyr
Witness: Zac Cyr

Mortgage Electronic Systems, Inc. (MERS) as Mortgagee, as Nominee for Hometown Lenders Inc, a Corporation, ("Original Lender"), its successors and assigns

By: *Diane Rudy*
Diane Rudy
Title: Assistant Secretary

STATE OF CONNECTICUT

COUNTY OF NEW HAVEN

This instrument was acknowledged before me on this 24 July 2024 by Diane Rudy as Vice President of Operations for PLANET HOME LENDING, LLC, on behalf of the entity for itself and as Assistant Secretary for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., and who is personally known to me.

Natalie Opstrup
Notary Public
My commission expires:

NATALIE OPSTRUP
Notary Public, State of Connecticut
My Commission Expires 03/31/2029

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. Tina Switzer