

**After Recording Return To:**  
RUTH RUHL, P.C.  
Attn: Recording Department  
12700 Park Central Drive, Suite 850  
Dallas, Texas 75251

\_\_\_\_\_(Space Above This Line For Recording Data)\_\_\_\_\_  
Loan No.: 2010146773  
Investor Loan No.: 0872682315

### LOAN ASSUMPTION AGREEMENT

THIS LOAN ASSUMPTION AGREEMENT ("Agreement"), made effective as of July 5th, 2024, between The Estate of Mario A. Haro, deceased and Christine H. Haro ("Original Borrower") and Christine Haro ("Assuming Borrower") and TH MSR HOLDINGS LLC BY: RoundPoint Mortgage Servicing LLC, its attorney in fact ("Lender/Grantee") whose address is 446 Wrenplace Road, Fort Mill, South Carolina 29715 amends and supplements one certain promissory note ("Note") dated June 18th, 2014, in the original principal amount of \$120,000.00 executed by Mario A. Haro ("Maker") payable to the order of United Shore Financial Services, LLC in accordance with the terms set forth therein. Original Borrower and Assuming Borrower acknowledge that Lender is the holder and owner of the Note or is acting for the holder and owner of the Note and understands that Lender may transfer the Note, as amended by this Agreement, and that anyone who takes the Note by transfer and who is entitled to receive payments under the Note is called the "Lender" in this Agreement. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated June 18th, 2014, and filed for record on June 27th, 2014, in the real property records of Lake County, Indiana under Volume N/A, Page N/A, Instrument No. 2014 036949. Said Security Instrument conveys the real and personal property described in such Security Instrument (the "Property") located at: 320 N Wright Street, Griffith, Indiana 46319.

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the real property described being set forth as follows:  
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Assuming Borrower desires to assume the payment of the Note and the covenants, conditions and obligations of the Security Instrument. Lender who is or who represents the legal holder and owner of the Note and of the lien(s) securing the same has agreed at the request of the Original Borrower to allow the Assuming Borrower's assumption of the balance of the indebtedness evidenced by the Note as part of the consideration for the purchase of the property.

For and in consideration of Ten and No/100 Dollars (\$10.00) and other good and valuable consideration paid by each of the parties to the other, the receipt and sufficiency of which are hereby acknowledged and confessed, and in consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. **Acknowledgment and Assumption of Unpaid Principal Balance:** Original Borrower and Assuming Borrower acknowledge that as of April 1st, 2022, the amount payable under the Note and secured by the Security Instrument (the "Unpaid Principal Balance") is U.S. \$103,638.50. Assuming Borrower hereby expressly assumes the payment of the indebtedness evidenced by the above described Note and promises to pay jointly and severally to the order of the Lender the sum of U.S. \$103,638.50 (the "Principal Balance"), consisting of the unpaid principal balance less any reductions of principal made by Original Borrower. Assuming Borrower also agrees to perform and comply with all covenants, conditions and obligations of the Security Instrument, as amended herein.

Interest will be charged on the Principal Balance until the full amount of principal has been paid. Assuming Borrower will pay interest at a yearly rate of 4.990%. The Assuming Borrower promises to make initial monthly payments of principal and interest of U.S. \$643.46, beginning on May 1st, 2022, and continuing thereafter on the 1st day of each succeeding month until principal and interest are paid in full. If on July 1st, 2044 ("Maturity Date"), the Assuming Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Assuming Borrower will pay these amounts in full on the Maturity Date.

The Assuming Borrower will make such payments at RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, South Carolina 29715 or at such other place as Lender may require.

2. **Release of Liability:** Original Borrower does hereby transfer and convey to Assuming Borrower all of their right, title and interest with respect to any payment heretofore or hereafter received by Lender in connection with the above described Note and Security Instrument securing same. Lender releases Original Borrower from any and all liability, now existing or hereinafter incurred, on or under the Note and Security Instrument securing such debt.

3. **Assumption of Original Terms:** The Assuming Borrower hereto agrees to accept the terms of the Note and Security Instrument as originally entered into between the Original Borrower and Lender.

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4. **Transfer of Escrow Funds to Borrower:** Original Borrower assigns and transfers to Assuming Borrower all funds on deposit for payment of taxes, homeowner association dues, insurance premiums and any applicable refunds. Assuming Borrower understands that it is Assuming Borrower's responsibility to obtain hazard insurance on the Property and that Original Borrower's policy may not inure to Assuming Borrower's benefit.

5. **Waiver of Due-on-Transfer Clause:** In consideration of the assumption of the Note and Security Instrument by Assuming Borrower, and the modification of the Note (if any), as described above, the Lender agrees to waive and relinquish its right under the Security Instrument to declare all sums secured by the Security Instrument immediately due and payable by reason of the sale and transfer by Original Borrower to Assuming Borrower, it being understood and agreed that this waiver and relinquishment applies only to said sale and not to any future sales or transfers. In addition, Original Borrower hereby agrees that if the prepayment of the Note requires a refund of a portion of the interest previously collected in order to comply with the applicable laws of this state, Original Borrower assigns and transfers to Assuming Borrower any and all right and interest in and to any such refund, and Lender is hereby authorized to pay or credit such refund to Assuming Borrower.

6. **Late Charges for Overdue Payments:** If a principal and interest payment is overdue, Assuming Borrower will pay a late charge to the Lender. The number of days before a principal and interest payment is overdue and the amount of the late charge are defined in the Note. Assuming Borrower will pay this late charge promptly but only once on each late payment. The late charge is not in lieu of any other remedy of Lender, including any default remedy, and will not be charged if such charge would constitute interest in excess of the maximum permitted by state law.

7. **Renewal and Extension of Maturity:** This Agreement is a "written extension" as provided by the applicable laws of this state. It is the intention of the parties that all liens and security interests described in the Security Instrument are hereby renewed and extended until the indebtedness evidenced by the Note, as renewed, modified and extended hereby, has been fully paid. The parties acknowledge and agree that such extension, renewal, amendment, modification or rearrangement shall in no manner affect or impair the Note or the liens and security interests securing same, the purpose of this Agreement being simply to provide for the assumption of the indebtedness evidenced thereby, and to carry forward all liens and security interests securing the Note (including if applicable any and all vendor's liens securing the Note), which are expressly acknowledged by the Original Borrower and the Assuming Borrower to be valid and subsisting, and in full force and effect so as to fully secure the payment of the Note.

8. **Usury:** No provisions of this Agreement or the Note or any instrument evidencing or securing the Note, or otherwise relating to the indebtedness evidenced by the Note, shall require the payment or permit the demand, collection, application or receipt of interest in excess of the maximum permitted by applicable state or federal law. If any excess of interest in such respect is herein or in any such other instrument provided for, or shall be adjudicated to be so provided for herein or in any such instrument, the provisions of this paragraph shall govern, and neither Original Borrower, Assuming Borrower nor any endorser or guarantor of the Note nor their respective heirs, personal representatives, successors or assigns shall be obligated to pay the amount of such interest to the extent it is in excess of the amount permitted by applicable law. It is expressly stipulated and agreed to be the intent of Original Borrower, Assuming Borrower and Lender to at all times comply with the usury and other laws relating to the Note and the Security Instrument and any subsequent revisions, repeals or judicial interpretations hereof, to the extent applicable thereto. In the event Lender ever receives, collects or applies as interest any such excess, including but not limited to any "late charges" collected, such amount which would be excessive interest shall be applied to the reduction of the unpaid principal balance of the Note, and, if upon such application the principal balance of the Note is paid in full, any remaining excess shall be forthwith paid to Assuming Borrower and the provisions of the Note and the Security Instrument shall immediately be deemed reformed and the amounts thereafter collectible thereunder reduced, without the necessity of execution of any new document, so as to comply

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with the then applicable law, but so as to permit the recovery of the fullest amount otherwise called for thereunder. In determining whether or not the interest paid or payable under any specific contingency exceeds the maximum interest allowed to be charged by applicable law, Assuming Borrower and Lender shall, to the maximum extent permitted under applicable law, amortize, prorate, allocate and spread the total amount of interest throughout the entire term of the Note so that the amount or rate of interest charged for any and all periods of time during the term of the Note is to the greatest extent possible less than the maximum amount or rate of interest allowed to be charged by law during the relevant period of time.

9. **Loan Documentation:** As amended hereby, the provisions of the Note and Security Instrument shall continue in full force and effect, and the Assuming Borrower acknowledges and reaffirms Assuming Borrower's liability to Lender thereunder. In the event of any inconsistency between this Agreement and the terms of the Note and Security Instrument, this Agreement shall govern. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Assuming Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Any defaults by Assuming Borrower in performance of its obligations herein contained shall constitute a default under the Note and Security Instrument, and shall allow Lender to exercise all of its remedies set forth in said Security Instrument.

10. **Hazardous Substances:** As used in this Paragraph 10, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this Paragraph 10, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection. Assuming Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Assuming Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property. Assuming Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Assuming Borrower has actual knowledge. If Assuming Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Assuming Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

11. **Partial Invalidity:** In the event any portion of the sums intended to be secured by this Agreement cannot be lawfully secured, payments in reduction of such sums shall be applied first to those portions not secured.

12. **Miscellaneous:** Assuming Borrower hereby agrees to pay all costs and expenses incurred by Lender in connection with the execution and administration of this Agreement. Lender does not, by its execution of this Agreement, waive any right it may have against any person not a party hereto.

This Agreement may be executed in multiple counterparts, each of which shall constitute an original instrument, but all of which shall constitute one and the same Agreement.

13. **No Oral Agreements:** The written Loan Agreements represent the final agreements between parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties.

There are no unwritten oral agreements between the parties.

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Loan No.: 2010146773

Original Borrower:

07-20-2024  
Date

Christine Haro  
Christine Haro, Successor in Interest to The  
Estate of Mario A. Haro, deceased

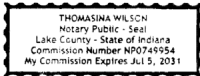
ORIGINAL BORROWER'S ADDRESS:  
320 N Wright Street  
Griffith, Indiana 46319

## ORIGINAL BORROWER ACKNOWLEDGMENT

State of Indiana    §  
County of Lake    §

The foregoing instrument was acknowledged before me July 20 2024 [date],  
by Christine Haro, Successor in Interest to The Estate of Mario A. Haro, deceased [name of person acknowledged].

(Seal)



Thomasina Wilson  
Thomasina Wilson Notary Signature  
Type or Print Name of Notary  
Notary Public, State of Indiana  
County of Residence Lake  
My Commission Expires 07-05-2031

# NOT AN OFFICIAL DOCUMENT

Loan No.: 2010146773

Original Borrower:

07-20-2024  
Date

Christine H. Haro  
Christine H. Haro, who signed solely to  
acknowledge the agreement but not to incur  
any personal liability for the debt

ORIGINAL BORROWER'S ADDRESS:  
320 N Wright Street  
Griffith, Indiana 46319

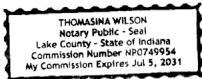
## ORIGINAL BORROWER ACKNOWLEDGMENT

State of Indiana §  
County of Lake §

The foregoing instrument was acknowledged before me July 20 2024 [date],  
by Christine H. Haro, who signed solely to acknowledge the agreement but not to incur any personal liability for the  
debt [name of person acknowledged].

(Seal)

Thomas J. Wilson  
Thomasina Wilson Notary Signature  
Type or Print Name of Notary  
Notary Public, State of Indiana  
County of Residence: Lake  
My Commission Expires 07-05-2031



# NOT AN OFFICIAL DOCUMENT

Loan No.: 2010146773

Assuming Borrower:

07-20-2024  
Date

Christine Haro  
Christine Haro

\_\_\_\_\_  
Date

\_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_

ASSUMING BORROWER'S ADDRESS:  
320 N Wright Street  
Griffith, Indiana 46319

## ASSUMING BORROWER ACKNOWLEDGMENT

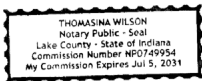
State of Indiana      *vs*

County of Lake      *vs*

The foregoing instrument was acknowledged before me July 20 2024 [date],  
by Christine Haro

[name of person acknowledged].

(Seal)



Thomasina Wilson  
Notary Signature

Thomasina Wilson  
Type or Print Name of Notary

Notary Public, State of Indiana

County of Residence: Lake

My Commission Expires: 07-05-2031

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Loan No.: 2010146773

RoundPoint Mortgage Servicing LLC, \_\_\_\_\_ (Seal)  
its attorney in fact for TH MSR \_\_\_\_\_ -Lender  
HOLDINGS LLC

8/2/2024 \_\_\_\_\_  
-Date

By: Laurie Rux  
Printed Name: Laurie Rux  
Its: Agent

### LENDER ACKNOWLEDGMENT

State of Pennsylvania §  
~~South Carolina~~ §  
County of West Allegheny §  
~~West~~ §

The foregoing instrument was acknowledged before me this August 2, 2024 (date),  
by Laurie Rux, Agent  
[name of officer or agent, title of officer or agent] of RoundPoint Mortgage Servicing LLC, its attorney in fact for  
TH MSR HOLDINGS LLC

(Seal)

Matthew S. Darcangelo on behalf of said entity.  
\_\_\_\_\_  
Matthew S. Darcangelo Notary Signature  
\_\_\_\_\_  
Type or Print Name of Notary  
Notary Public, State of Pennsylvania  
County of Residence: Allegheny  
My Commission Expires: 9/10/2026

Commonwealth of Pennsylvania - Notary Seal  
Matthew S. Darcangelo, Notary Public  
Allegheny County  
My commission expires September 10, 2026  
Commission number 1340136  
Member, Pennsylvania Association of Notaries

**This Instrument Was Prepared By:**  
RUTH RUHL, P.C.  
12700 Park Central Drive, Suite 850  
Dallas, TX 75251

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. Ruth Ruhl



## Exhibit "A"

Loan Number: 2010146773

Property Address: 320 N WRIGHT STREET, GRIFFITH, IN 46319

**Legal Description:**

THE FOLLOWING REAL ESTATE IN LAKE COUNTY IN THE STATE OF INDIANA, TO-WIT: THE REAL ESTATE COMMONLY KNOWN AS 320 N. WRIGHT STREET, GRIFFITH, IN 46319, AND LEGALLY KNOWN AS: LOT 16, GRIFFITH HIGH SCHOOL FIRST ADDITION TO THE TOWN OF GRIFFITH, AS SHOWN IN PLAT BOOK 33, PAGE 95, LAKE COUNTY, INDIANA. BEING THE SAME PARCEL AS THAT CONVEYED BY DEED TO MARIO A. HARO AND CHRISTINE H. HARO, HUSBAND AND WIFE FROM RICHARD G. MORRISON AND ELIZABETH A. ALEXANDER, A/K/A ELIZABETH A. MORRISON, DATED MARCH 15, 1993, RECORDED MARCH 23, 1993, IN INSTRUMENT NO. 93018067, IN THE AFORESAID LAND RECORDS. PARCEL ID/PROPERTY TAX ID: 45-07-34-403-033.000-006.



\* 2 0 1 0 1 4 6 7 7 3 \*

12338 06/18 Exhibit A Legal Description Attachment



\* 7 7 7 8 + 2 9 \*

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