

2/24/25 10:56:37 AM  
11/25/2024 12:42 PM  
TOTAL FEES: 25.00  
BY: MA  
PG #: 4  
RECORDED AS PRESENTED

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
GINA PIMENTEL  
RECORDER

THIS INSTRUMENT WAS PREPARED BY  
AND WHEN RECORDED RETURN TO:  
FAIRWAY INDEPENDENT MORTGAGE CORP.  
4201 MARSH LANE  
CARROLLTON, TX 75007  
Loan #: 6790507279  
Parcel ID Number: 45-03-07-128-038.000-023

**AFFIDAVIT OF CORRECTION**

AFFIANT: Gabriel Gurrola, hereby swears or affirms that a certain document which was titled as follows: Purchase Money Mortgage, was recorded on August 14<sup>th</sup>, 2024, Doc Number 2024-526938 and was recorded in Lake County, State of Indiana, purporting to describe certain real property that was executed by Ana Laura Betancourt, an unmarried woman as grantor(s) Fairway Independent Mortgage Corporation as lender, contained the following error (if more space is needed, please attach addendum):

The Indiana Housing and Community Development Authority Mortgage Rider was left off error and was not attached to the original Mortgage when it was originally recorded.

AFFIANT makes this Affidavit for the purpose of correcting the above document as follows (if more space is needed, please attach addendum):

**Adding the Indiana Housing and Community Development Authority Mortgage Rider to the Recorded Purchase Money Mortgage.**

A copy of the previously recorded instrument (in part or in whole) ( ) is / ( X ) is not attached. (If a copy of the original document is not attached, please legal description).

**LOT 24, IN LAURITZENS SUBDIVISION, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE 77, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.**

PROPERTY ADDRESS: 1009 Myrtle Ave, Whiting, IN 46394

Affiant is the (check one):

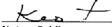
  
Signature of Affiant

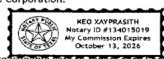
- Drafter of the document being corrected
- Owner of the property being described in the document being corrected
- Other (Explain) \_\_\_\_\_

Gabriel Gurrola, Manager, Final Docs  
Typed Name of Affiant

State of Texas:  
County of Denton:

This instrument was subscribed, sworn to and acknowledged before me this 24<sup>th</sup> day of October, 2024, by Gabriel Gurrola, Manager, Final Docs of Fairway Independent Mortgage Corporation, a Corporation and on behalf of said Corporation.

  
Notary Public,



I affirm, under the penalties for perjury, that I have taken reasonable steps to verify each Social Security number in this document, unless required by law: Gabriel Gurrola, Manager, Final Docs

## INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY MORTGAGE RIDER

The rights and obligations of the parties set forth in the mortgage to which this Indiana Housing and Community Development Authority Mortgage Rider (this "Rider") is attached and into which these terms are incorporated (the "Mortgage") and the note which the Mortgage secures (the "Note") are expressly made subject to this Rider. In the event of any conflict between the provisions of this Rider and the provisions of the Mortgage or Note, the provisions of this Rider shall control. To the extent such provisions are not modified by this Rider, all terms, conditions and other provisions of the Mortgage and Note shall remain in full force and effect.

The undersigned borrower ("Mortgagor") agrees that the Lender (identified in the Mortgage), the Indiana Housing and Community Development Authority (the "Authority") or its assignee may, at any time and without prior notice, accelerate all payments due under the Mortgage and Note and exercise any and all remedies allowed by law for breach of the Mortgage or Note if:

- (a) The Mortgagor sells, rents, otherwise transfers any interest in the property being secured by the Mortgage or permits or attempts to permit the Mortgage to be assumed; or
- (b) The Mortgagor fails to occupy the residence as his or her permanent and principal residence; or
- (c) The Mortgagor uses the residence as investment property or vacation home or more than ten percent (10%) of the area of the Residence is used in a trade or business.
- (d) The Mortgagor fails to abide by any agreement made with the Authority, Lender, or servicer; or
- (e) The Lender or the Authority finds or believes any statement contained in the Mortgagor's application agreement or any other document executed by the Mortgagor to be untrue, inaccurate or incomplete; or
- (f) The Mortgagor fails to promptly supply any information or document which the Lender, the Authority, or its servicer may request to verify compliance with the conditions of the Authority's program pursuant to which the Mortgage was provided.

### **NOTICE TO THE MORTGAGOR:**

**THIS DOCUMENT MODIFIES THE TERMS OF THIS LOAN. DO NOT SIGN IT UNLESS YOU HAVE READ AND UNDERSTOOD IT.**

6790507279

INDIA  
2/18

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Property of the County Recorder

# NOT AN OFFICIAL DOCUMENT

I hereby consent and agree to the modifications to the terms of the Mortgage and Note as reflected in this Rider.

Dated this 9<sup>th</sup> day of August, 2024.

  
\_\_\_\_\_  
Mortgagee

\_\_\_\_\_  
Mortgagee

JNCA  
7/18

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Property of Lake County Recorder

