

THIS INSTRUMENT WAS PREPARED BY
AND WHEN RECORDED RETURN TO:
FAIRWAY INDEPENDENT MORTGAGE CORP.
4201 MARSH LANE
CARROLLTON, TX 75007
Loan #: 6790507330
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: Second Real Estate Mortgage, was recorded on August 14th, 2024, Doc Number 2024-526939 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) Indiana Housing and Community Development Authority as lender, contained the following error (if more space is needed, please attach addendum):

The Indiana Housing and Community Development Authority Mortgage Rider was attached to the Second Real Estate Mortgage in error 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):

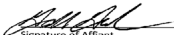
Removing the Indiana Housing and Community Development Authority Mortgage Rider from the Recorded Second Real Estate Mortgage.

A copy of the previously recorded instrument (in part or in whole) () is / () 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 24th 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 care to redact each Social Security number in this document, unless required by law. Gabriel Gurrola

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.

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INCLON
TITLE

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MB

Property of Indiana Housing and Community Development Authority 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 9th day of August, 2024


MNA LAURA BERTHIAUME

-Mortgagee

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Property of Lake County Recorder

NOT AN OFFICIAL DOCUMENT

STATE OF IN)
COUNTY OF Lake)

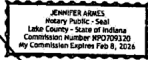
Before me, a Notary Public, in and for said County and State on this 09 day of August,
ANA LAURA BERDANCOUCE, personally appeared

and acknowledged the execution of the foregoing instrument as its voluntary act and deed.

My County of Lake)
Residence: _____)
Signature, Notary Public: JAMES

My Commission Expires: 2-8-2026)
Printed Name, Notary Public: Jennifer Arnes

This instrument was prepared by
DENNIS P. SCHWARTZ, ATTORNEY
SCHWARTZ MANENTE, PLLC
1446 HERITAGE DRIVE
MCKINNEY, TEXAS 75069
972-562-1966



I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, if any, unless required by law.

Dennis P. Schwartz
DENNIS P. SCHWARTZ, ATTORNEY

JRCDA
7/18

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Property of Lake County Recorder