



LIEN SEARCH Product Cover Sheet

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-FBR-01922	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	JEANE APPLE		
PROPERTY ADDRESS:	1705 E PARKWAY DRIVE, PIQUA, OH 45356		
CITY, STATE AND COUNTY:	PIQUA, OHIO (OH) AND MIAMI		

SEARCH INFORMATION

SEARCH DATE:	04/10/2025	EFFECTIVE DATE:	04/09/2025
NAME(S) SEARCHED:	JEANE APPLE AND JEANA M. APPLE		
ADDRESS/PARCEL SEARCHED:	1705 E PARKWAY DRIVE, PIQUA, OH 45356/N44-072639		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

JEANA M. APPLE
COMMENTS:

VESTING DEED

DEED TYPE:	DEED OF FIDUCIARY	GRANTOR:	SANDRA JEAN LEFFEL AND TIMOTHY GREER VOSLER, SR., CO-EXECUTORS OF THE ESTATE OF BETTY L. VOSLER, DECEASED, BY THE POWER CONFERRED BY THE LAST WILL AND TESTAMENT OF SAID BETTY L. VOSLER, AND EVERY OTHER POWER
DATED DATE:	04/03/2012	GRANTEE:	JEANA M. APPLE
BOOK/PAGE:	N/A	RECORDED DATE:	05/10/2012
INSTRUMENT NO:	20120R-06246		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:		TAX YEAR:	
TAX AMOUNT:		TAX AMOUNT:	
TAX STATUS:		TAX STATUS:	
DUE DATE:		DUE DATE:	
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	OPEN-END MORTGAGE	AMOUNT:	\$109,160.00
DATED DATE:	05/03/2012	RECORDED DATE	05/10/2012
INSTRUMENT NO:	20120R-06247	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	JEANA M. APPLE, UNMARRIED		
LENDER:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR UNION SAVINGS BANK, AN OHIO CORPORATION.		
TRUSTEE:	N/A		
COMMENTS:			

FOR PREAMBLE

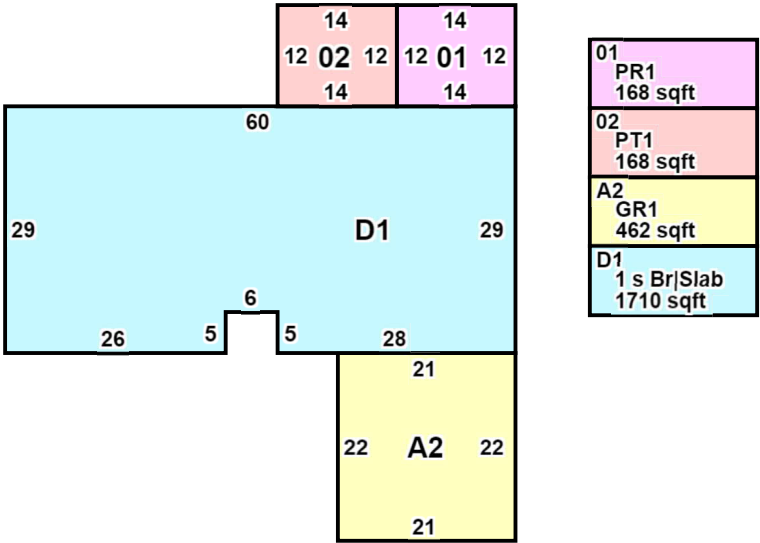
CITY/TOWNSHIP/PARISH:	CITY OF PIQUA
ADDITIONAL NOTES	
TAX SHEET NOT AVAILABLE TAXES TO FOLLOW.	
LEGAL DESCRIPTION	
<p>THE FOLLOWING REAL PROPERTY:</p> <p>SITUATE IN THE CITY OF PIQUA, COUNTY OF MIAMI, AND STATE OF OHIO, AND BOUNDED AND DESCRIBED AS FOLLOWS:</p> <p>BEING LOT NO. 6821.</p> <p>SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS.</p>	

N44-072639		Matthew W. Gearhardt County Auditor Miami County, Ohio www.miamicountyohioauditor.gov
4/10/2025		
Parcel N44-072639 510 – SINGLE FAMILY DWLG OW... Owner APPLE JEANA M SOLD: 5/9/2012 \$112,000.00	Address 1705 PARKWAY DR E Appraised \$146,500.00 ACRES: 0.2900	

Photos



Sketches



Levies

LEVY INFORMATION

There are **NO** real estate levies on the ballot for the **2025 Primary Election** on **5/6/2025**

Location	
Parcel	N44-072639
Owner	APPLE JEANA M
Address	1705 PARKWAY DR E
Municipality	PIQUA CITY
Township	
School District	PIQUA CSD

Deeded Owner Address	
Mailing Name	APPLE JEANA M
Mailing Address	1705 E PARKWAY DR

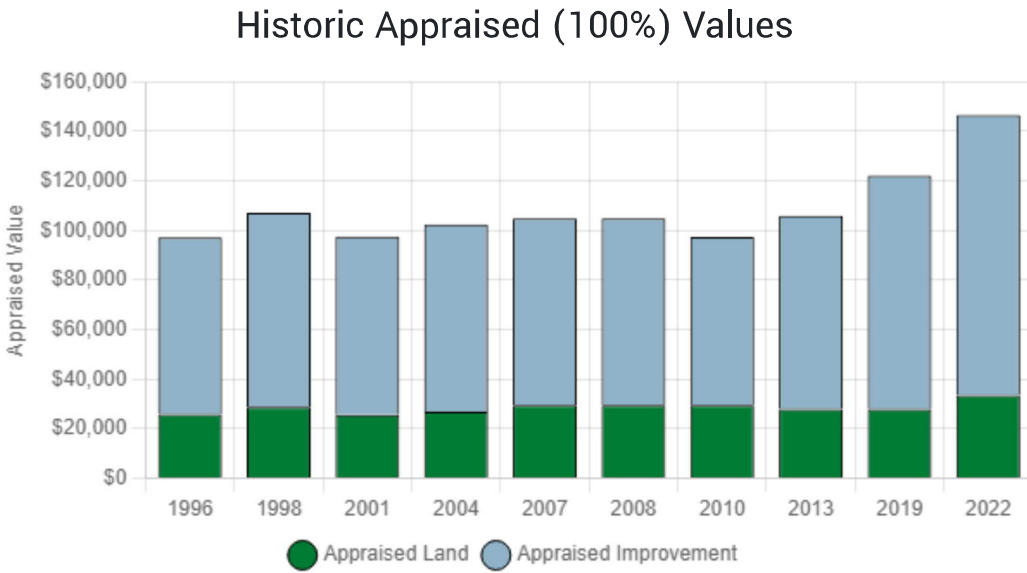
City, State, Zip	PIQUA OH 45356
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Tax Payer Address	
Mailing Name	APPLE JEANA M
Mailing Address	1705 E PARKWAY DR
City, State, Zip	PIQUA OH 45356

Valuation

Please note, if you have any questions reach out to the Miami County Auditor's office at 937-440-5925.

Appraised (100%)				Assessed (35%)		
Year	Land	Improvements	Total	Land	Improvements	Total
2022	\$33,500.00	\$113,000.00	\$146,500.00	\$11,730.00	\$39,550.00	\$51,280.00
2019	\$27,900.00	\$94,200.00	\$122,100.00	\$9,770.00	\$32,970.00	\$42,740.00
2013	\$27,900.00	\$78,000.00	\$105,900.00	\$9,770.00	\$27,300.00	\$37,070.00
2010	\$29,500.00	\$67,800.00	\$97,300.00	\$10,330.00	\$23,730.00	\$34,060.00
2008	\$29,500.00	\$75,300.00	\$104,800.00	\$10,330.00	\$26,360.00	\$36,690.00
2007	\$29,500.00	\$75,300.00	\$104,800.00	\$10,330.00	\$26,360.00	\$36,690.00



Current Abatements And/Or Exemptions

No Abatement or Exemption Record Found.

Legal			
Legal Acres	0.2900	Homestead Reduction	N
Legal Description	IN LOT 6821 85	Owner Occupied	Y
Land Use	510 - Single family Dwlg ow...	Foreclosure	N
Neighborhood	05000	Board of Revision	N

Card Count	1	New Construction	N
Tax Lien	N	Lender ID	69
Annual Tax	\$2,107.30	Divided Property	N
Routing Number	080513.2-10-005-00		

Notes

SMDA#: N44-NW136 -004-00

Residential

Dwelling 1			
Number Of Stories	1.0	Exterior Wall	FRwMAS
Style	Conventional	Heating	Base
Year Built	1972	Cooling	Central
Year Remodeled	0	Basement	None
Number of Rooms	6	Attic	None
Number of Bedrooms	3	Finished Living Area	1,710 sqft
Number of Full Baths	2	First Floor Area	1,710 sqft
Number of Half Baths	0	Upper Floor Area	0 sqft
Number of Family Rooms	1	Half Floor Area	0 sqft
Number of Dining Rooms	0	Attic Area	0 sqft
Number of Basement Garages	0	Total Basement Area	0 sqft
Grade	C	Finished Basement Area	0 sqft
Grade Adjustment	1.00		
Condition	AV AV	Other Fixtures	0
Fireplace Openings	0	Fireplace Stacks	0

Additions

Code	Description	Card	Base Area	Year Built	Appraised Value (100%)
GRI	Garage Frame	1	462	0	\$11,480.00
PR1	Porch Frame - Open	1	168	0	\$4,950.00
Totals					\$17,460.00

Code	Description	Card	Base Area	Year Built	Appraised Value (100%)
PTI	Patio Concrete	1	168	0	\$1,030.00
Totals					\$17,460.00

Agricultural

No Agricultural Records Found.

Commercial

No Commercial Building Records Found.

Sales									
Date	Buyer	Seller	Conveyance Number	Deed Type	Deed	Book/Page	Valid	Parcels In Sale	Amount
5/9/2012	APPLE JEANA M	VOSLER BETTY L	666	FD-FIDUCIARY DEED		/	YES	1	\$112,000.00
4/26/1990	VOSLER BETTY L	Unknown	0	Unknown		/	NO	1	\$0.00

Land Type	Acres	Actual Frontage	Effective Frontage	Depth	Depth Factor	Base Rate	Unit Rate	Adj. Rate	Assessed Value
LI - Regular Lot	0.2927	85	85	150	111%	\$360.00	\$296.00	\$328.56	\$27,930.00
Totals	0.2927								\$27,930.00

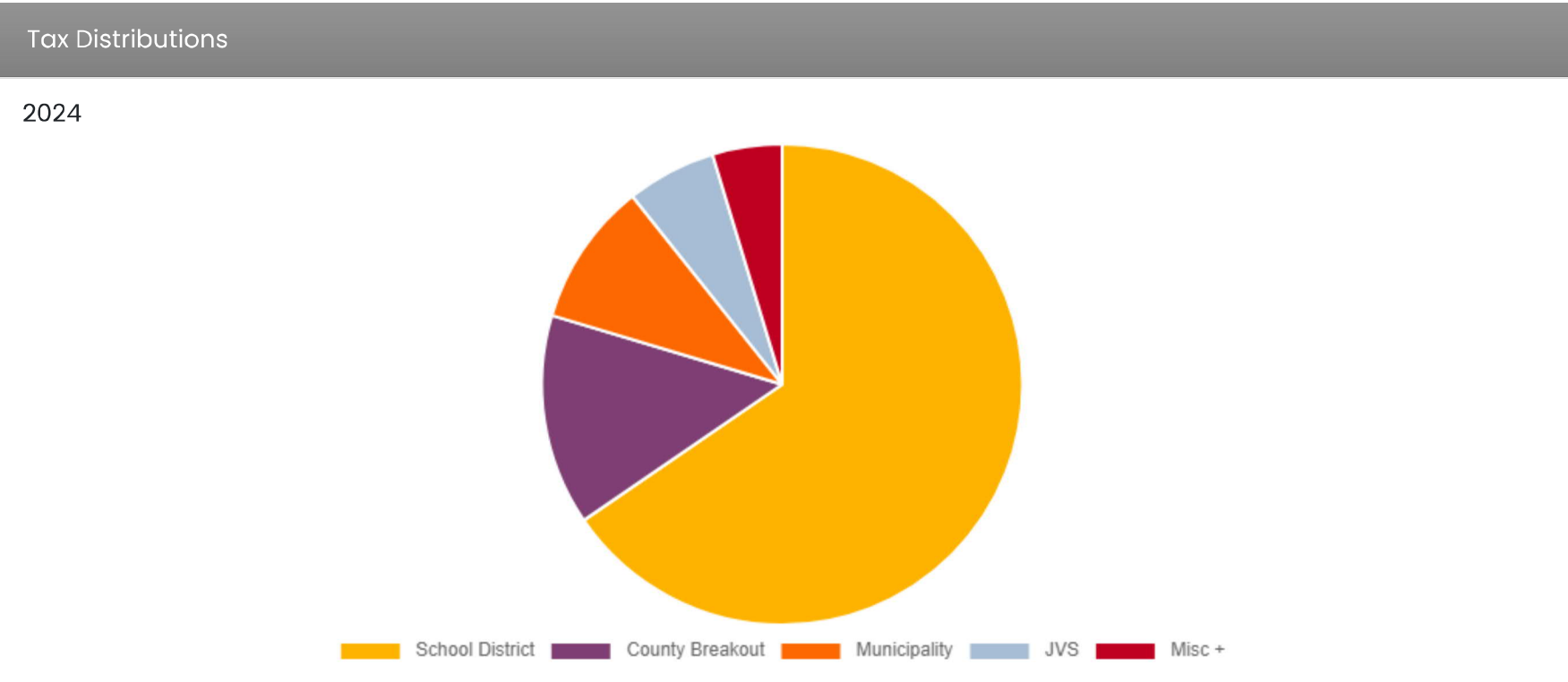
Improvements

No Improvement Records Found.

Tax				
2024 Payable 2025				
	Delinquency	First Half	Second Half	Year Total
CHARGE	\$0.00	\$1,776.34	\$1,776.34	\$3,552.68
ADJUSTMENT		\$0.00	\$0.00	\$0.00
REDUCTION		-\$585.20	-\$585.20	-\$1,170.40
NON-BUSINESS CREDIT		-\$109.99	-\$109.99	-\$219.98
OWNER OCCUPANCY CREDIT		-\$27.50	-\$27.50	-\$55.00
HOMESTEAD		\$0.00	\$0.00	\$0.00
SALES CREDIT		\$0.00	\$0.00	\$0.00

NET TAX	\$0.00	\$1,053.65	\$1,053.65	\$2,107.30
CAUV RECOUPMENT	\$0.00	\$0.00	\$0.00	\$0.00
SPECIAL ASSESSMENTS	\$0.00	\$0.00	\$0.00	\$0.00
PENALTY / INTEREST	\$0.00	\$0.00	\$0.00	\$0.00
NET OWED	\$0.00	\$1,053.65	\$1,053.65	\$2,107.30
NET PAID	\$0.00	-\$1,053.65	\$0.00	-\$1,053.65
NET DUE	\$0.00	\$0.00	\$1,053.65	\$1,053.65
TAX RATE: 69.280000			ESCROW	\$0.00
EFFECTIVE TAX RATE: 46.456093			SURPLUS	\$0.00

Tax Payments						
Payment Date	Cycle	Prior Paid	First Half Paid	Second Half Paid	Surplus Paid	Receipt Number
2/12/2025	1-24	\$0.00	\$1,053.65	\$0.00	\$0.00	5jmb-02122025-1-11528
7/17/2024	2-23	\$0.00	\$0.00	\$1,034.55	\$0.00	5mlp-07172024-1-11830
2/7/2024	1-23	\$0.00	\$1,034.55	\$0.00	\$0.00	4jmb-02072024-1-720
7/13/2023	2-22	\$0.00	\$0.00	\$1,071.97	\$0.00	4mlp-07132023-1-785
2/1/2023	1-22	\$0.00	\$1,071.97	\$0.00	\$0.00	4mlp-02012023-1-868
7/12/2022	2-21	\$0.00	\$0.00	\$976.99	\$0.00	8jmb-07122022-1-887
2/2/2022	1-21	\$0.00	\$976.99	\$0.00	\$0.00	6jr-02022022-1-939



Levy Name	Amount	Percentage
School District	\$1,379.24	65.45%
County Breakout	\$298.92	14.18%
Totals	\$2,107.30	100%

Levy Name	Amount	Percentage
Municipality	\$203.70	9.67%
JVS	\$126.70	6.01%
Misc +	\$98.74	4.69%
Totals	\$2,107.30	100%

Special Assessments

No Special Assessment Records Found.



MIAMI COUNTY RECORDER
JOHN S ALEXANDER
20120R-06246
PRESENTED FOR RECORD
MIAMI COUNTY, TROY, OHIO
05/10/2012 10:40:45AM

REFERENCES 0
RECORDING FEE 28.00
PAGES: 2

TRANSFERRED
In compliance with ORC 319.202
MATTHEW W. GEARHARDT, Miami Co. Auditor
Alicia Owens
MAY 09 2012
Total Fee: \$ 224.00
ORC 319.54 \$ 112.00
ORC 322.02 \$ 112.00

DESCRIPTION APPROVED
MIAMI COUNTY ENGINEER
BY WAS DATE 5-8-12

DEED OF FIDUCIARY - (Statutory Form - O.R.C. Section 5302.09)

KNOW ALL MEN BY THESE PRESENTS:

Sandra Jean Leffel and Timothy Greer Vosler, Sr., Co-Executors of the Estate of Betty L. Vosler, deceased, by the power conferred by the Last Will and Testament of said Betty L. Vosler, and every other power, for One Hundred Twelve Thousand and 00/100 Dollars (\$112,000.00) paid, grant, with fiduciary covenants, to Jeana M. Apple, whose tax mailing address is 1705 E. Parkway, Piqua, Ohio 45356, the following real property:

Situate in the City of Piqua, County of Miami, and State of Ohio, and bounded and described as follows:
Being Lot No. 6821.
Subject to all easements, covenants, conditions, reservations, leases and restrictions of record, all legal highways, all rights of way, all zoning, building and other laws, ordinances and regulations.
Parcel No. N44-072639.

SAVING AND EXCEPTING the taxes and assessments due and payable in June, 2012, and thereafter, all of which the grantee herein assumes and agrees to pay. The grantee also agrees to accept the property subject to all easements, restrictions and covenants of record.

Prior Instrument Reference: Volume 6014, Page 425, of the Deed Records of Miami County, Ohio.

Witness their hands this 3 day of April, 2012.

ENV STERLING LAND TITLE NORTH, LLC
402 CORPORATE CENTER DR.
VANDALIA, OHIO 45377
116385

Sandra Jean Leffel
Sandra Jean Leffel

and *Timothy Greer Vosler Sr*
Timothy Greer Vosler, Sr.
as Co-Executors

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OR

UNOFFICIAL COPY

STATE OF OHIO, COUNTY OF MIAMI, SS:


Before me, a Notary Public in and for said County and State, personally appeared Sandra Jean Leffel and Timothy Greer Vosler, Sr., Co-Executors of the Estate of Betty L. Vosler, who acknowledged that they did sign the foregoing instrument and that the same was their free act and deed for the uses and purposes mentioned herein.

Witness my official signature and seal this 3 day of April, 2012.



DAVID B. CROUSE, Notary Public
In and for the State of Ohio
My Commission Expires

6-29-14


Notary Public – State of Ohio
My Comm. Exp:

THIS INSTRUMENT PREPARED BY: McCulloch, Felger, Fite & Gutmann Co.,
LPA, Attorneys at Law, Piqua, Ohio.

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MIAMI COUNTY RECORDER
JOHN S ALEXANDER
2012OR-06247
PRESENTED FOR RECORD
MIAMI COUNTY, TROY, OHIO
05/10/2012 10:40:46AM

REFERENCES 0
RECORDING FEE 100.00
PAGES: 11

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OPEN-END MORTGAGE

MIN: 100229511203210348

FHA CASE NO.

411-502986-5-703

THIS MORTGAGE ("Security Instrument") is given on **May 3, 2012**
JEANA M. APPLE, UNMARRIED

. The mortgagor is

("Borrower"). This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS"). MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
UNION SAVINGS BANK, AN OHIO CORPORATION

under the laws of **THE STATE OF OHIO**
has an address of **8534 E. KEMPER ROAD**
CINCINNATI, OHIO 45249

("Lender") is organized and existing
, and

Borrower owes Lender the principal sum of **One Hundred Nine Thousand, One Hundred Sixty and No/100** ----- Dollars (U.S. \$ **109,160.00**).
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **June 1, 2042**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and

OHIO FHA MORTGAGE
221242460
OHIO-MERS
ITEM 9690L1
(070709)

STERLING LAND TITLE NORTH, LLC
402 CORPORATE CENTER DR.
VANDALIA, OHIO 45377
937-890-0379

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OR

(c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in **MIAMI** County, Ohio:

SEE ATTACHED EXHIBIT "A"

which has the address of **1705 E PARKWAY DR**

PIQUA

[City]

, Ohio

45356

[Zip Code]

[Street]

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payment of Taxes, Insurance, and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or

OHIO FHA MORTGAGE

221242460

OHIO-MERS

ITEM 9690L2

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ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. § 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

FIRST, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

SECOND, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

THIRD, to interest due under the Note;

FOURTH, to amortization of the principal of the Note; and

FIFTH, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed

OHIO FHA MORTGAGE

221242460

OHIO-MERS

ITEM 9690L3

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to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

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221242460
OHIO-MERS
 ITEM 9690L4
 (070709)

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If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement at the Note rate, and at the option of Lender shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. **Fees.** Lender may collect fees and charges authorized by the Secretary.

9. **Grounds for Acceleration of Debt.**

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

(i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or

(ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

(i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and

(ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property, but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

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(e) **Mortgage Not Insured.** Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within **60 days** from the date hereof, Lender may, at its option require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to **60 days** from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender

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designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. 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.

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 Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "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 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy

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of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph 18 or applicable law.

19. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

20. Certain Other Advances. In addition to any other sum secured hereby, this Security Instrument shall also secure the unpaid principal balance of, plus accrued interest on, any amount of money loaned, advanced or paid by Lender to or for the account and benefit of Borrower, after this Security Instrument is delivered to and filed with the Recorder's Office, **MIAMI** County, Ohio, for recording. Lender may make such advances in order to pay any real estate taxes and assessments, insurance premiums plus all other costs and expenses incurred in connection with the operation, protection or preservation of the Property, including to cure Borrower's defaults by making any such payments which Borrower should have paid as provided in this Security Instrument, it being intended by this paragraph 20 to acknowledge, affirm and comply with the provision of § 5301.233 of the Revised Code of Ohio.

21. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)].

- | | |
|--|---|
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Graduated Payment Rider |
| <input type="checkbox"/> Growing Equity Rider | <input type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Rehabilitation Loan Rider |
| <input type="checkbox"/> Non-Owner Occupancy Rider | <input type="checkbox"/> Other [Specify] |

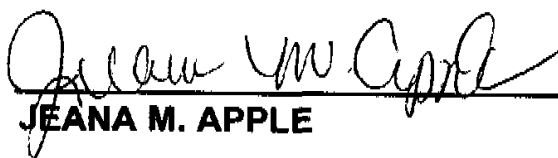
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BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 10 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Executed this 3rd day of May, 2012

 (Seal) (Seal)
JEANA M. APPLE -Borrower -Borrower

____ (Seal) (Seal)
-Borrower -Borrower

____ (Seal) (Seal)
-Borrower -Borrower

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State of **OHIO**
County of **MIAMI**

The foregoing instrument was acknowledged before me this **May 3, 2012** by
JEANA M. APPLE



DAVID B. CROUSE, Notary Public
In and for the State of Ohio
My Commission Expires **6-27-14**


Notary Public

This instrument was prepared by: **UNION SAVINGS BANK, AN**
OHIO CORPORATION [Name]

After Recording Return To:

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EXHIBIT "A"

Situate in the State of Ohio, County of Miami and in the City of Piqua and being Lot Number Six Thousand Eight Hundred Twenty One (6821), as shown and delineated on the Plat of Park Ridge Subdivision, Section 4, as recorded in Plat Book 10, Page 40 of the Plat Records of the said Miami County, Ohio.

Parcel ID No. N44-072639

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10/04/2025, 23:44

MyTitle

JEANA APPLE		OH, Miami			
Document No	Document Type	Recorded Date	Party1	Party2	
2019OR-00273	TRANSFER ON DEATH AF...	1/7/2019 3:11:43 PM	APPLE, RUTH R.	APPLE, RUTH R.	
2017OR-10836	FIDUCIARY DEED	9/1/2017 11:21:53 AM	APPLE, JOHN M., II, ESTA...	STAMPER, TERRY D.	
2012OR-06247	MORTGAGE	5/10/2012 10:40:46 AM	APPLE, JEANA M.	MERS	
2012OR-06246	DEED - FIDUCIARY	5/10/2012 10:40:45 AM	VOSLER, BETTY L., ESTAT...	APPLE, JEANA M.	
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0496093	WARRANTY DEED	12/8/2008 3:29:09 PM	APPLE, JEANA M.	WARNER, JOSHUA D.	
0495600	MORTGAGE RELEASE	11/24/2008 11:16:08 AM	FIFTH THIRD BANK (WES...	APPLE, JEANA M	
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0370456	MORTGAGE	6/4/2003 11:24:33 AM	APPLE, JEANA M.	AMERICA'S WHOLESALE ...	
0292443	MORTGAGE	7/31/2000 3:33:53 PM	APPLE, JEANA M.	HUNTINGTON NATIONAL ...	
0241191	MORTGAGE	6/2/1998 10:23:25 AM	APPLE, JEANA M.	STAR BANK	
0241185	WARRANTY DEED	6/2/1998 10:05:27 AM	THOBE, JOSEPH D.	APPLE, JEANA M.	