



## LIEN SEARCH Product Cover Sheet

### ORDER INFORMATION

FILE/ORDER NUMBER:	LL-FBR-02141	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	TERRY R CAMPBELL AND CATHY A CAMPBELL		
PROPERTY ADDRESS:	1814 REEVESTON ROAD, RICHMOND, INDIANA 47374		
CITY, STATE AND COUNTY:	RICHMOND, INDIANA (IN) AND WAYNE		

### SEARCH INFORMATION

SEARCH DATE:	05/15/2025	EFFECTIVE DATE:	05/14/2025
NAME(S) SEARCHED:	TERRY R CAMPBELL AND CATHY A CAMPBELL		
ADDRESS/PARCEL SEARCHED:	1814 REEVESTON ROAD, RICHMOND, INDIANA 47374/89-18-04-230-207.000-030		

### ASSESSMENT INFORMATION

COMMENTS:	
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### CURRENT OWNER VESTING

TERRY R. CAMPBELL AND CATHY A. CAMPBELL, HUSBAND AND WIFE
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COMMENTS:	
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### VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	CLINT M. BOLSER AND STACY L. BOLSER, HUSBAND AND WIFE
DATED DATE:	05/15/2020	GRANTEE:	TERRY R. CAMPBELL AND CATHY A. CAMPBELL, HUSBAND AND WIFE
BOOK/PAGE:	N/A	RECORDED DATE:	05/15/2020
INSTRUMENT NO:	2020003609		
COMMENTS:			

### CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2025 (SPRING)	TAX YEAR:	2025 (FALL)
TAX AMOUNT:	\$1,711.00	TAX AMOUNT:	\$1,711.00
TAX STATUS:	PAID	TAX STATUS:	UNPAID
DUE DATE:		DUE DATE:	
DELINQUENT DATE:		DELINQUENT DATE:	

### VOLUNTARY LIENS

#### SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$40,000.00
DATED DATE:	05/18/2022	RECORDED DATE	05/23/2022
INSTRUMENT NO:	2022005314	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	TERRY R. CAMPBELL AND CATHY A. CAMPBELL		
LENDER:	FIRST BANK RICHMOND		
TRUSTEE:	N/A		
COMMENTS:			

### FOR PREAMBLE

CITY/TOWNSHIP/PARISH:	CITY OF RICHMOND
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### ADDITIONAL NOTES

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### LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL ESTATE IN WAYNE COUNTY, IN THE STATE OF INDIANA, TO-WIT:
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LOTS NUMBERED 108 AND 109, EXCEPTING 25 FEET IN EQUAL WIDTH OFF THE ENTIRE NORTH SIDE OF SAID LOT NO. 109 ALL IN REEVESTON PLACE ADDITION TO THE CITY OF RICHMOND.

Property Tax Exemption

Assessment Appeals Process

Would you like to submit an appeal for the assessment of this property? [Click here to open an instruction document.](#)

Summary

Tax ID

State Parcel ID

Map #

Property Address

Sec/Twp/Rng

Tax Set

Subdivision

Brief Tax Description

Book/Page

Acres

Class

029-46406-00  
89-18-04-230-207.000-030  
50-04-230-207.000-29  
1814 REEVESTON RD  
RICHMOND  
n/a  
RICHMOND  
n/a  
LOT 108 REEVESTON & EX 25 FT OFF N S LOT 109 REEVESTON  
(Note: Not to be used on legal documents)  
DR: 405-554\*WD: 11-15-16 2016009241\*WD: 5-15-20 2020003609  
0.321  
510 RES ONE FAMILY PLATTED LOT-510

[INFRAME Street View](#)  
[Plat Map](#)  
[Web Soil Survey](#)

Owners

Deeded Owner  
CAMPBELL, TERRY R & CATHY A  
1814 REEVESTON RD  
RICHMOND, IN 47374

Homestead Verification

Homestead Deduction has been VERIFIED

Land

Land Type	Soil ID	Act Front.	Eff. Depth	Size	Rate	Adj. Rate	Ext. Value	Infl. %	Value
FRONT LOT		95	147	95x147	\$456.00	\$479.00	\$45,505.00	0%	\$45,510.00

Residential Dwellings

Description	Residential Dwelling
Story Height	2.75
Style	
Finished Area	3676
# Fireplaces	2
Heat Type	Central Warm Air
Air Cond	2776
Bedrooms	3
Living Rooms:	1
Dining Rooms:	1
Family Rooms:	1
Finished Rooms:	9
Full Baths	3
Full Bath Fixtures	9
Half Baths	1
Half Bath Fixtures	2
Kitchen Sinks	1
Water Heaters	1
Add Fixtures	1

Floor	Construction	Base	Finish
1	Wood Frame	1620	1620
2	Wood Frame	12	12
3/4	Wood Frame	1144	1144
Basement		1508	900
Crawl		112	0

Features	Area
Patio, Brick	273
Patio, Concrete	235
Porch, Enclosed Frame	260
Porch, Open Frame	252

Improvements

Descr	PC	Grade	Year Built	Eff Year	Cond	LCM	Size	Nbhd Factor	Mrkt Factor
Residential Dwelling	100	B+1	1948	1985	A	1.01	3676	1.29	0

Valuation

Assessment Year	2024	2023	2022	2021	2020
Reason	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment
As Of Date	4/17/2024	4/20/2023	4/22/2022	4/16/2021	1/1/2020
Land	\$45,500	\$39,900	\$39,900	\$39,900	\$39,900
Land Res (1)	\$45,500	\$39,900	\$39,900	\$39,900	\$39,900
Land Non Res (2)	\$0	\$0	\$0	\$0	\$0
Land Non Res (3)	\$0	\$0	\$0	\$0	\$0
Improvement	\$296,700	\$259,900	\$262,900	\$236,900	\$265,700
Imp Res (1)	\$296,700	\$259,900	\$262,900	\$236,900	\$265,700
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$0	\$0	\$0	\$0	\$0
Total	\$342,200	\$299,800	\$302,800	\$276,800	\$305,600
Total Res (1)	\$342,200	\$299,800	\$302,800	\$276,800	\$305,600
Total Non Res (2)	\$0	\$0	\$0	\$0	\$0
Total Non Res (3)	\$0	\$0	\$0	\$0	\$0

Deductions

Year	Deduction Type	Amount
2024 PAYABLE 2025	Standard Deduction \ Homestead	48,000
2024 PAYABLE 2025	Supplemental	110,325
2023 PAYABLE 2024	Standard Deduction \ Homestead	48,000
2023 PAYABLE 2024	Supplemental	100,720

Tax History

Detail:

Tax Year	Type	Category	Description	Amount	Balance Due	ACTotal
2024 PAYABLE 2025	Spring Tax	Tax	24/25 Spring Tax	\$1,711.00	\$0.00	0.00
2024 PAYABLE 2025	Fall Tax	Tax	23/24 Fall Tax	\$1,499.00	\$0.00	0.00
2024 PAYABLE 2025	Fall Tax	Tax	24/25 Fall Tax	\$1,711.00	\$1,711.00	0.00
2024 PAYABLE 2025	Fall Penalty	Tax	Penalty - 23/24 Fall Tax	\$74.95	\$0.00	0.00
2024 PAYABLE 2025	Spring Tax	Tax	23/24 Spring Tax	\$1,499.00	\$0.00	0.00
2023 PAYABLE 2024	Fall Tax	Tax	23/24 Fall Tax	\$1,499.00	\$1,499.00	0.00

Delinquent payments made after the fall due date will still show due in the year they were originally assessed. If paid, payment will show in the next tax year.

Total:

Tax Year	Amount	Balance Due
2024 PAYABLE 2025	\$4,995.95	\$1,711.00
2023 PAYABLE 2024	\$2,998.00	\$1,499.00

Pay Taxes Online

Payments

Detail:

Tax Year	Payment Date	Paid By	Amount
2024 PAYABLE 2025	05/09/2025	CAMPBELL, TERRY R & CATHY A	\$1,711.00
2024 PAYABLE 2025	12/12/2024	CAMPBELL, TERRY R & CATHY A	\$1,573.95
2023 PAYABLE 2024	05/08/2024	CAMPBELL, TERRY & CATHY	\$1,499.00

Total:

Tax Year	Amount
2024 PAYABLE 2025	\$3,284.95
2023 PAYABLE 2024	\$1,499.00

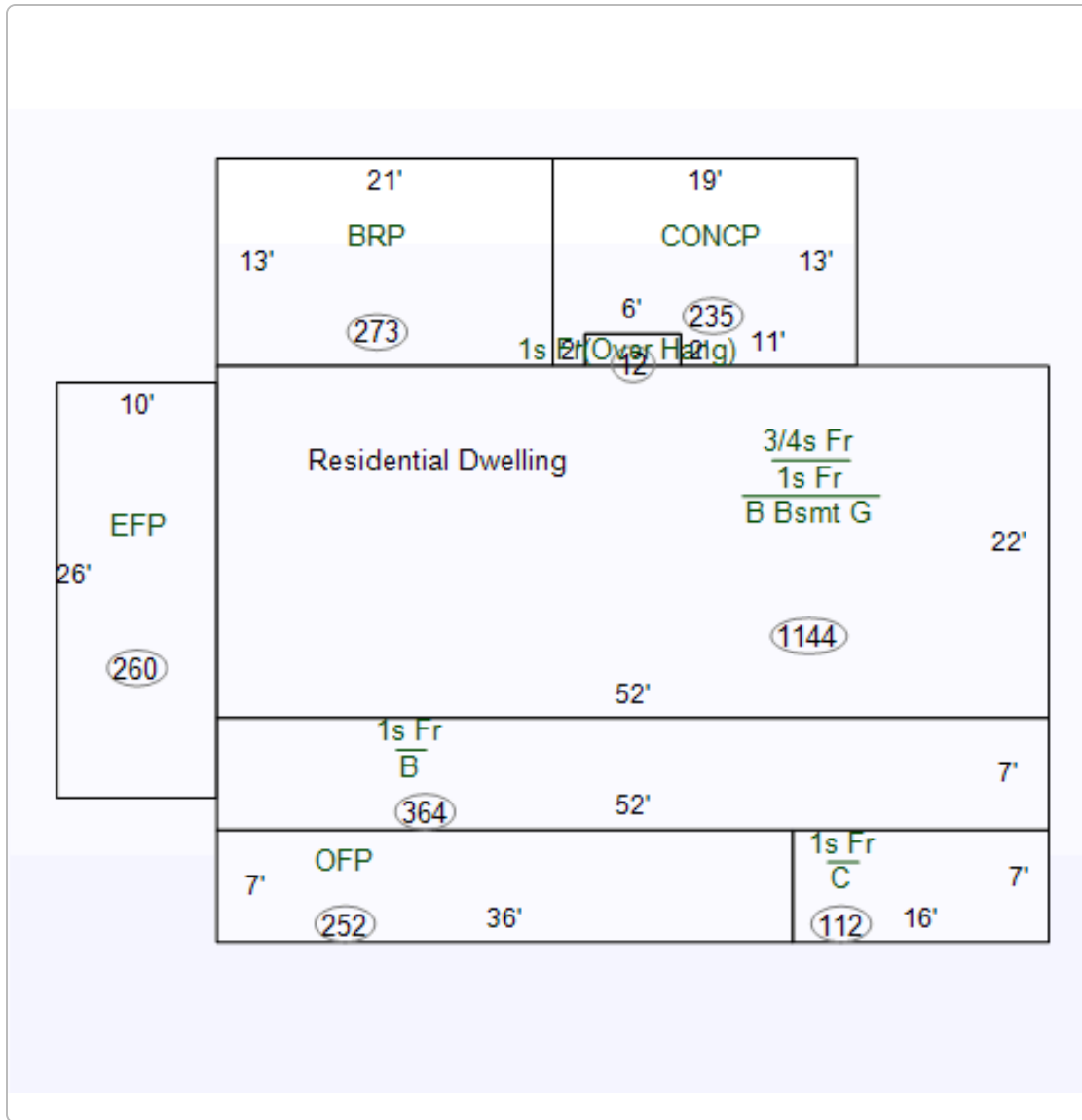
Transfers

Transfer Date	Buyer Name	Seller Name	Type	Description
01/01/1900	STUDEBAKER, JERRY E & JUDITH A	AUD CERT #1935 AS OF 3-1-88		
11/15/2016	BOLSER, CLINT M & STACY L	STUDEBAKER, JERRY E & JUDITH A	Straight	Warranty Deed - 2016009241
05/15/2020	CAMPBELL, TERRY R & CATHY A	BOLSER, CLINT M & STACY L	Straight	Warranty Deed - 2020003609

Property Record Cards

- [View 2024 Property Record Card\(PDF\)](#)  
[View 2020 Property Record Card\(PDF\)](#)  
[View 2016 Property Record Card\(PDF\)](#)  
[View 2012 Property Record Card\(PDF\)](#)
- [View 2023 Property Record Card\(PDF\)](#)  
[View 2019 Property Record Card\(PDF\)](#)  
[View 2015 Property Record Card\(PDF\)](#)  
[View 2011 Property Record Card\(PDF\)](#)
- [View 2022 Property Record Card\(PDF\)](#)  
[View 2018 Property Record Card\(PDF\)](#)  
[View 2014 Property Record Card\(PDF\)](#)  
[View 2010 Property Record Card\(PDF\)](#)
- [View 2021 Property Record Card\(PDF\)](#)  
[View 2017 Property Record Card\(PDF\)](#)  
[View 2013 Property Record Card\(PDF\)](#)

Sketches



No data available for the following modules: Commercial Buildings, Permits.



[User Privacy Policy](#) [GDPR Privacy Notice](#)  
 Last Data Upload: 15/05/2025, 07:37:42

2020003609 WD \$25.00  
05/15/2020 12:02:17PM 2 PGS  
Deborah A Resh  
Wayne County Recorder IN  
Recorded as Presented



## WARRANTY DEED

**THIS INDENTURE WITNESSETH**, that

**Clint M. Bolser and Stacy L. Bolser, husband and wife**

of Wayne County, in the State of Indiana Convey and Warrant to

**Terry R. Campbell and Cathy A. Campbell, husband and wife**

for and in consideration of the sum of One Dollar (\$1.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the following described Real Estate in Wayne County, in the State of Indiana, to-wit:

**Lots numbered 108 and 109, excepting 25 feet in equal width off the entire north side of said Lot No. 109 all in Reeveston Place Addition to the City of Richmond.**

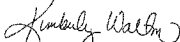
**(Commonly known as 1814 Reeveston Road, Richmond, IN 47374)**

**SUBJECT** to the second installment of real estate taxes for the year 2019, due and payable in 2020, and all subsequent taxes which the Grantees herein assume and agree to pay.

**POSSESSION** of the real estate hereby conveyed shall be given to the Grantees herein on or before thirty (30) days after closing of this transaction.

**50-04-230-207.000-29**

**DULY ENTERED FOR TAXATION  
This 15th day of May, 2020**

  
**AUDITOR OF WAYNE COUNTY**

IN WITNESS WHEREOF, Grantors have executed this deed this 15<sup>th</sup> day of May, 2020.

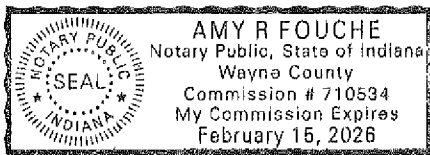
Clint M. Bolser  
Clint M. Bolser

Stacy L. Bolser  
Stacy L. Bolser

STATE OF INDIANA, Wayne County, SS:

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Clint M. Bolser and Stacy L. Bolser, husband and wife, who acknowledged the execution of the foregoing Warranty Deed, and who, having been duly sworn, states that any representations therein contained are true.

WITNESS, my hand and seal this 15<sup>th</sup> day of May, 2020.



Amy R Fouché  
Printed Amy R Fouché, Notary Public  
Resident of Wayne County, Indiana  
Commission Number 710534

My Commission Expires: 2/15/26

The mailing address to which statements should be mailed under IC6-1.1-22-8.1 is 1814 Beeveston Rd, Richmond, IN 47374

The mailing address of the grantee is 1814 Beeveston Rd, Richmond, IN 47374

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. Jennifer Minton

Prepared by Ronald L. Cross  
Boston Bever Forrest Cross & Sickman, Attorneys at Law  
27 North 8th Street, Richmond, IN 47374  
Telephone (765) 962-7527  
Fax (765) 966-4597



2022005314 MORTGAGE \$55.00  
5/23/2022 8:36:05 AM 10 PGS  
Deborah A. Resh  
WAYNE County Recorder, IN  
Recorded as Presented



Return to: LENDING DEPARTMENT, FIRST BANK  
RICHMOND, 31 NORTH 9TH STREET, RICHMOND, IN  
47375-0937

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## **MORTGAGE**

(With Future Advance Clause)

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**DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is May 18, 2022. The parties and their addresses are:

**MORTGAGOR:**

**TERRY R CAMPBELL**

husband and wife  
1814 Reeveston Rd  
RICHMOND, IN 47374

**CATHY A CAMPBELL**

husband and wife  
1814 Reeveston Road  
RICHMOND, IN 47374

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Terry R Campbell  
Indiana Mortgage  
IN/4XXSALVEY0000000002693048N

Walters Kluwer Financial Services ©1996, 2022 Bankers  
Systems™

Initials *TC*  
Page 1

**LENDER:**

**FIRST BANK RICHMOND**

Organized and existing under the laws of Indiana  
PO Box 937  
31 North 9th Street  
Richmond, IN 47374

**1. DEFINITIONS.** For the purposes of this document, the following term has the following meaning.

**A. Line of Credit.** "Line of Credit" refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction.

**2. CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debts and Mortgagor's performance under this Security Instrument, Mortgagor does hereby grant, bargain, convey, mortgage and warrant to Lender, the following described property:

Lots numbered 108 and 109, expecting 25 feet in equal width off the entire north side of said Lot No. 109 all in Reeveston Place Addition to the City of Richmond.

Parcel# 50-04-230-207.000-29

The property is located in Wayne County at 1814 Reeveston Road, Richmond, Indiana 47374.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, wells, ditches and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described (all referred to as Property). This Security Instrument will remain in effect until the Secured Debts and all underlying agreements have been terminated in writing by Lender.

**3. MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time and from time to time will not exceed \$40,000.00. Any limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

**4. SECURED DEBTS AND FUTURE ADVANCES.** The term "Secured Debts" includes and this Security Instrument will secure each of the following:

**A. Specific Debts.** The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 1000115985, dated May 18, 2022, from Mortgagor to Lender, with a maximum credit limit of \$40,000.00, with an interest rate of 4.750 percent per year and maturing on May 25, 2027.

**B. Future Advances.** All future advances from Lender to Mortgagor under the Specific Debts executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.

**C. Sums Advanced.** All sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

**5. LIMITATIONS ON CROSS-COLLATERALIZATION.** The cross-collateralization clause on any existing or future loan, but not including this Line of Credit, is void and ineffective as to this Line of Credit, including any extension or refinancing.

The Line of Credit is not secured by a previously executed security instrument if a non-possessory, non-purchase money security interest is created in "household goods" in connection with a "consumer loan," as those terms are defined by federal law governing unfair and deceptive credit practices. The Line of Credit is not secured by a previously executed security instrument if Lender fails to fulfill any necessary requirements or fails to conform to any limitations of the Real Estate Settlement Procedures Act, (Regulation X), that are required for loans secured by the Property or if, as a result, the other debt would become subject to Section 670 of the John Warner National Defense Authorization Act for Fiscal Year 2007.

The Line of Credit is not secured by a previously executed security instrument if Lender fails to fulfill any necessary requirements or fails to conform to any limitations of the Truth in Lending Act, (Regulation Z), that are required for loans secured by the Property.

**6. PAYMENTS.** Mortgagor agrees that all payments under the Secured Debts will be paid when due and in accordance with the terms of the Secured Debts and this Security Instrument.

**7. WARRANTY OF TITLE.** Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell, mortgage and warrant the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

**8. PRIOR SECURITY INTERESTS.** With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees:

**A.** To make all payments when due and to perform or comply with all covenants.

**B.** To promptly deliver to Lender any notices that Mortgagor receives from the holder.

C. Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.

**9. CLAIMS AGAINST TITLE.** Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

**10. DUE ON SALE.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

**11. WARRANTIES AND REPRESENTATIONS.** Mortgagor has the right and authority to enter into this Security Instrument. The execution and delivery of this Security Instrument will not violate any agreement governing Mortgagor or to which Mortgagor is a party.

**12. PROPERTY CONDITION, ALTERATIONS, INSPECTION, VALUATION AND APPRAISAL.** Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor will not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor will keep the Property free of noxious weeds and grasses. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims, and actions against Mortgagor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time and frequency for the purpose of inspecting, valuating, or appraising the Property. Lender will give Mortgagor notice at the time of or before an on-site inspection, valuation, or appraisal for on-going due diligence or otherwise specifying a reasonable purpose. Any inspection, valuation or appraisal of the Property will be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection, valuation or appraisal for its own purpose, except as otherwise provided by law.

**13. AUTHORITY TO PERFORM.** If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor will not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the

law or this Security Instrument. If any construction on the Property is discontinued or not carried on in a reasonable manner, Lender may take all steps necessary to protect Lender's security interest in the Property, including completion of the construction.

**14. ASSIGNMENT OF LEASES AND RENTS.** Mortgagor assigns, grants, bargains, conveys, mortgages and warrants to Lender as additional security all the right, title and interest in the following (Property): existing or future leases, subleases, licenses, guaranties and any other written or verbal agreements for the use and occupancy of the Property, including any extensions, renewals, modifications or replacements (Leases); and rents, issues and profits (Rents). In the event any item listed as Leases or Rents is determined to be personal property, this Assignment will also be regarded as a security agreement. Mortgagor will promptly provide Lender with copies of the Leases and will certify these Leases are true and correct copies. The existing Leases will be provided on execution of the Assignment, and all future Leases and any other information with respect to these Leases will be provided immediately after they are executed. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default. Upon default, Mortgagor will receive any Rents in trust for Lender and Mortgagor will not commingle the Rents with any other funds. Mortgagor agrees that this Security Instrument is immediately effective between Mortgagor and Lender and effective as to third parties on the recording of this Assignment. As long as this Assignment is in effect, Mortgagor warrants and represents that no default exists under the Leases, and the parties subject to the Leases have not violated any applicable law on leases, licenses and landlords and tenants.

**15. MORTGAGE COVENANTS.** Mortgagor agrees that the covenants in this Security Instrument are material obligations under the Secured Debts and this Security Instrument. If Mortgagor breaches any covenant in this Security Instrument, Lender may refuse to make additional extensions of credit or may reduce the credit limit. By not exercising either remedy on Mortgagor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

**16. DEFAULT.** Mortgagor will be in default if any of the following events (known separately and collectively as an Event of Default) occur:

**A. Fraud.** Mortgagor engages in fraud or material misrepresentation in connection with the Secured Debts.

**B. Payments.** Any party obligated on the Secured Debts fails to make a payment when due.

**C. Property.** Any action or inaction occurs that adversely affects the Property or Lender's rights in the Property.

**17. REMEDIES ON DEFAULT.** In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debts and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure, or other notices and may establish time schedules for foreclosure actions.

At the option of Lender, all or any part of the agreed fees and charges, accrued interest and principal will become immediately due and payable, after giving notice if required by law, upon the occurrence of an Event of Default or anytime thereafter.

The acceptance by Lender of any sum in payment or partial payment on the Secured Debts after the balance is due or is accelerated or after foreclosure proceedings are filed will not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.

**18. EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS.** If Mortgagor breaches any covenant in this Security Instrument, Mortgagor agrees to pay all expenses Lender incurs in performing such covenants or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, valuating, appraising, preserving, or otherwise protecting the Property and Lender's security interest. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing, or protecting Lender's rights and remedies under this Security Instrument or any other document relating to the Secured Debts. Expenses include, but are not limited to, reasonable attorneys' fees after default and referral to an attorney not a salaried employee of Lender. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of Secured Debts. In addition, to the extent permitted by the United States Bankruptcy Code, Mortgagor agrees to pay the reasonable attorneys' fees incurred by Lender to protect Lender's rights and interests in connection with any bankruptcy proceedings initiated by or against Mortgagor. This Security Instrument will remain in effect until released. Mortgagor agrees to pay for any recordation costs of such release.

**19. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES.** As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substance," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

**A.** Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.

**B.** Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and will remain in full compliance with any applicable Environmental Law.

**C.** Mortgagor will immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor will take all necessary remedial action in accordance with any Environmental Law.

**D.** Mortgagor will immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

**20. CONDEMNATION.** Mortgagor will give Lender prompt notice of any pending or threatened action by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds will be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

**21. INSURANCE.** Mortgagor agrees to keep the Property insured against the risks reasonably associated with the Property. Mortgagor will maintain this insurance in the amounts Lender requires. This insurance will last until the Property is released from this Security Instrument. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debts. Mortgagor may choose the insurance company, subject to Lender's approval, which will not be unreasonably withheld. All insurance policies and renewals shall include a standard "mortgage clause" (or "lender loss payable clause") endorsement that names Lender as "mortgagee" and "loss payee". If required by Lender, all insurance policies and renewals will also include an "additional insured" endorsement that names Lender as an "additional insured". If required by Lender, Mortgagor agrees to maintain comprehensive general liability insurance and rental loss or business interruption insurance in amounts and under policies acceptable to Lender. The comprehensive general liability insurance must name Lender as an additional insured. The rental loss or business interruption insurance must be in an amount equal to at least coverage of one year's debt service, and required escrow account deposits (if agreed to separately in writing).

Mortgagor will give Lender and the insurance company immediate notice of any loss. All insurance proceeds will be applied to restoration or repair of the Property or to the Secured Debts, at Lender's option. If Lender acquires the Property in damaged condition, Mortgagor's rights to any insurance policies and proceeds will pass to Lender to the extent of the Secured Debts.

Mortgagor will immediately notify Lender of cancellation or termination of insurance. If Mortgagor fails to keep the Property insured, Lender may obtain insurance to protect Lender's interest in the Property and Mortgagor will pay for the insurance on Lender's demand. Lender may demand that Mortgagor pay for the insurance all at once, or Lender may add the insurance premiums to the balance of the Secured Debts and charge interest on it at the rate that applies to the Secured Debts. This insurance may include lesser or greater coverages than originally required of Mortgagor, may be written by a company other than one Mortgagor would choose, and may be written at a higher rate than Mortgagor could obtain if Mortgagor purchased the insurance. Mortgagor acknowledges and agrees that Lender or one of Lender's affiliates may receive commissions on the purchase of this insurance.

**22. ESCROW FOR TAXES AND INSURANCE.** Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow.

**23. WAIVERS.** Except to the extent prohibited by law, Mortgagor waives all rights of valuation and appraisal relating to the Property.

**24. OTHER TERMS.** The following are applicable to this Security Instrument:

**A. Line of Credit.** The Secured Debts include a revolving line of credit provision. Although the Secured Debts may be reduced to a zero balance, this Security Instrument will remain in effect until the Secured Debts and all underlying agreements have been terminated in writing by Lender.

**B. No Action by Lender.** Nothing contained in this Security Instrument shall require Lender to take any action.

**25. APPLICABLE LAW.** This Security Instrument is governed by the laws of Indiana, the United States of America, and to the extent required, by the laws of the jurisdiction where the Property is located, except to the extent such state laws are preempted by federal law.

**26. JOINT AND SEVERAL LIABILITY AND SUCCESSORS.** Each Mortgagor's obligations under this Security Instrument are independent of the obligations of any other Mortgagor. Lender may sue each Mortgagor severally or together with any other Mortgagor. Lender may release any part of the Property and Mortgagor will still be obligated under this Security Instrument for the remaining Property. Mortgagor agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Mortgagor's consent. Such a change will not release Mortgagor from the terms of this Security Instrument. The duties and benefits of this Security Instrument will bind and benefit the successors and assigns of Lender and Mortgagor.

**27. AMENDMENT, INTEGRATION AND SEVERABILITY.** This Security Instrument may not be amended or modified by oral agreement. No amendment or modification of this Security Instrument is effective unless made in writing. This Security Instrument and any other documents relating to the Secured Debts are the complete and final expression of the agreement. If any provision of this Security Instrument is



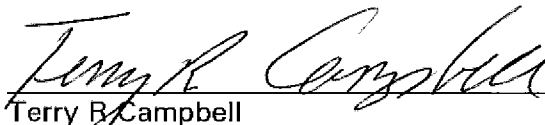
unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.

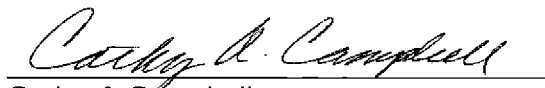
**28. INTERPRETATION.** Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Security Instrument.

**29. NOTICE, ADDITIONAL DOCUMENTS AND RECORDING FEES.** Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address listed in the DATE AND PARTIES section, or to any other address designated in writing. Notice to one Mortgagor will be deemed to be notice to all Mortgagors. Mortgagor will inform Lender in writing of any change in Mortgagor's name, address or other application information. Mortgagor will provide Lender any other, correct and complete information Lender requests to effectively mortgage or convey the Property. Mortgagor agrees to pay all expenses, charges and taxes in connection with the preparation and recording of this Security Instrument. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and to confirm Lender's lien status on any Property, and Mortgagor agrees to pay all expenses, charges and taxes in connection with the preparation and recording thereof. Time is of the essence.

**SIGNATURES.** By signing under seal, Mortgagor agrees to the terms and covenants contained in this Security Instrument. Mortgagor also acknowledges receipt of a copy of this Security Instrument.

**MORTGAGOR:**

 Date 5/18/22 (Seal)  
Terry R. Campbell

 Date 5/18/2022 (Seal)  
Cathy A. Campbell

**ACKNOWLEDGMENT.**

STATE OF INDIANA, COUNTY OF WAYNE ss.

Before me, Susan L Alvey, a Notary Public this 18th day of May 2022, Terry R Campbell , husband and wife, and Cathy A Campbell , husband and wife, acknowledged the execution of the annexed instrument.

My commission expires: August 4, 2028 (Notary Public)

Susan L Alvey  
Susan L Alvey  
(Notary's County) Wayne



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.

Name: Susan Alvey  
First Bank Richmond/Susan Alvey

This instrument was prepared by LENDING DEPARTMENT / Susan Alvey, FIRST BANK RICHMOND, 31 NORTH 9TH STREET, RICHMOND, IN 47375-0937

Search Results for:

NAME: Campbell, Cathy (Super Search)



PARTY ROLE: Case Party  
REGION: Wayne County, IN

Showing 6 results

Filter:

Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date
<a href="#">89D02-9703-CP-000032</a>	Campbell, Catherine		Defendant	Civil	Closed	03/31/1997	03/13/1998
<a href="#">89C01-1203-EM-000013</a>	Campbell, Catherine A.		Petitioner	Civil	Closed	03/16/2012	03/23/2012
<a href="#">89C01-1808-CC-000893</a>	Campbell, Cathie A		Defendant	Civil	Closed	08/30/2018	05/12/2021
<a href="#">89D03-1207-IF-003280</a>	Campbell, Cathy S	12/21/1955	Defendant	Citation	Closed	07/09/2012	07/24/2012
<a href="#">89D03-9509-IF-006366</a>	Campbell, Kathleen E	12/18/1951	Defendant	Citation	Closed	09/01/1995	10/11/1995
<a href="#">89D03-0112-IF-009880</a>	Campbell, Kathleen G	01/13/1969	Defendant	Citation	Closed	12/04/2001	12/28/2001

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Search Results for:

NAME: Campbell, Terry (Super Search)



PARTY ROLE: Case Party  
REGION: Wayne County, IN

Showing 9 results						Filter: <div></div>	
Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date
<a href="#">89D03-1502-SC-000426</a>	Campbell, Teresa L		Defendant	Civil	Closed	02/26/2015	05/11/2015
<a href="#">89D03-1008-IF-005444</a>	Campbell, Teresa L	06/20/1962	Defendant	Citation	Closed	08/30/2010	09/23/2010
<a href="#">89D03-0605-IF-003975</a>	Campbell, Teresa L	06/20/1962	Defendant	Citation	Closed	05/25/2006	06/20/2006
<a href="#">C-85-1376-C</a>	Campbell, Teresa L		Respondent	Civil	Closed	10/25/1985	04/29/1999
<a href="#">89D01-0408-DR-000092</a>	Campbell, Teresa W.		Petitioner	Civil	Closed	08/10/2004	06/14/2009
<a href="#">89D03-0601-IF-000589</a>	Campbell, Teresa Z	11/01/1964	Defendant	Citation	Closed	01/24/2006	02/22/2006
<a href="#">89D03-2009-CM-000686</a>	Campbell, Terrence	11/17/1973	Defendant	Criminal	Closed	09/25/2020	09/29/2020
<a href="#">89D03-0810-IF-006879</a>	Campbell, Terry R	09/14/1950	Defendant	Citation	Closed	10/14/2008	11/07/2008
<a href="#">89D01-1005-ES-000021</a>	Campbell, Terry Raymond		Personal Representative	Civil	Closed	05/26/2010	10/14/2011

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