



LIEN SEARCH Product Cover Sheet

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-IFC-01886	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	VALERIE COOKSEY AND SCOTT COOKSEY		
PROPERTY ADDRESS:	9740 E ST RD 42, TERRE HAUTE, IN 47803		
CITY, STATE AND COUNTY:	TERRE HAUTE, INDIANA (IN) AND VIGO		

SEARCH INFORMATION

SEARCH DATE:	04/07/2025	EFFECTIVE DATE:	04/04/2025
NAME(S) SEARCHED:	VALERIE COOKSEY AND SCOTT COOKSEY		
ADDRESS/PARCEL SEARCHED:	9740 E ST RD 42, TERRE HAUTE, IN 47803/84-07-26-400-002.000-007		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

VALERIE L. COOKSEY AND SCOTT A. COOKSEY, WIFE AND HUSBAND

COMMENTS:	
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VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	STEVE A. JUDSON AND AMANDAJUDSON, HUSBAND AND WIFE
DATED DATE:	12/17/2024	GRANTEE:	VALERIE L. COOKSEY AND SCOTT A. COOKSEY, WIFE AND HUSBAND
BOOK/PAGE:	N/A	RECORDED DATE:	12/30/2024
INSTRUMENT NO:	2024013544		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2025 (SPRING)	TAX YEAR:	2025 (FALL)
TAX AMOUNT:	\$1,274.19	TAX AMOUNT:	\$1,274.19
TAX STATUS:	UNPAID	TAX STATUS:	UNPAID
DUE DATE:	05/12/2025	DUE DATE:	11/10/2025
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$153,000.00
DATED DATE:	12/20/2024	RECORDED DATE	12/30/2024
INSTRUMENT NO:	2024013545	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES
BORROWER:	VALERIE L COOKSEY, SCOTT A COOKSEY, WIFE AND HUSBAND		
LENDER:	INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION		
TRUSTEE:	N/A		
COMMENTS:			

FOR PREAMBLE

CITY/TOWNSHIP/PARISH:	CITY OF TERRE HAUTE
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ADDITIONAL NOTES

WARRANTY DEED RECORDED ON 07/18/2011 INSTRUMENT NO. 2011008695.

LEGAL DESCRIPTION

THE FOLLOWING REAL ESTATE IN VIGO COUNTY IN THE STATE OF INDIANA, TO-WIT:

BEGINNING AT A FOUND 6" DIAMETER CONCRETE FILLED PVC PIPE FOUR FEET TALL, THE POINT OF BEGINNING, WHICH IS THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 26, TOWNSHIP 12 NORTH, RANGE 8 WEST 2ND PRINCIPAL MERIDIAN, LOST CREEK CIVIL TOWNSHIP, VIGO COUNTY, INDIANA; THENCE SOUTH 89 DEGREES -45'-07" EAST 1079.16 FEET ALONG THE NORTH BOUNDARY LINE OF THE SAID SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 26 TO A SET IRON PIN; THENCE SOUTH 00 DEGREES-41'-07" WEST PASSING A SET IRON PIN AT 957.40 FEET A DISTANCE OF 1101.6 FEET TO A FOUND PK NAIL IN THE CENTERLINE OF OLD HIGHWAY 42; THENCE NORTH 62 DEGREES-25 WEST ALONG THE CENTERLINE OF OLD HIGHWAY 42 A DISTANCE OF 581.58 FEET ACCURATE (519.66 FEET RECORD); THENCE CONTINUING NORTH 65 DEGREES-36' WEST ALONG THE SAID CENTERLINE 606.23 FEET ACCURATE (677.00 FEET RECORD) TO A POINT ON THE WEST BOUNDARY LINE OF THE SAID QUARTER QUARTER; THENCE NORTH 00 DEGREES-09'-13" EAST PASSING A SET IRON PIN AT 20.00 FEET A DISTANCE OF 586.45 FEET TO THE PLACE OF BEGINNING. CONTAINING 20.616 ACRES.

EXCEPT A PART OF LAND FOR THE RIGHT-OF-WAY OF OLD HIGHWAY 42 AS FORMERLY LOCATED AND NEW HIGHWAY 42 AS PRESENTLY LOCATED, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT 566.45 FEET SOUTH 00 DEGREES -09'-13" WEST OF THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 26; THENCE SOUTH 69 DEGREES-41'-54" EAST 1140.04 FEET ACCURATE (SOUTH 69 DEGREES -51" EAST 1150.41 FEET RECORD) ALONG THE NORTH RIGHT-OF-WAY LINE OF NEW INDIANA STATE HIGHWAY 42 TO A SET IRON PIN; THENCE SOUTH 00 DEGREES -41'-07" WEST 144.20 FEET TO A FOUND PK NAIL; THENCE NORTH 62 DEGREES-25' WEST ALONG THE CENTERLINE OF OLD HIGHWAY 42 A DISTANCE OF 581.58 FEET ACCURATE (519.66 FEET RECORD) THENCE CONTINUING NORTH 65 DEGREES-36" WEST ALONG THE SAID CENTERLINE 606.23 FEET ACCURATE (677.00 FEET RECORD) TO A POINT ON THE WEST BOUNDARY LINE OF THE SAID QUARTER, QUARTER; THENCE NORTH 00 DEGREES-09'-13" EAST 20.00 FEET TO THE PLACE OF BEGINNING. CONTAINING 1.798 ACRES.

CONTAINING IN ALL, AFTER SAID EXCEPTION, 18.818 ACRES.

Vigo County, IN / City of Terre Haute

Summary - Assessor's Office

Parcel ID	84-07-26-400-002.000-007
Tax ID	84-07-26-400-002.000-007
Section Plat	26
Routing Number	
Neighborhood	1051025
Property Address	9740 E State Road 42
	Terre Haute, IN 47803
Legal Description	N & W PRT SW SE D-442/793 & 200309248 26-12-8 18.880 AC
	(Note: Not to be used on legal documents)
Acreage	18.88
Class	512 - Res 1 fam unplatted 10-19.99ac
Tax District/Area	007

[View Map](#)



Owner - Auditor's Office

Deeded Owner
Cooksey Valerie L & Scott A Cooksey W/H
9740 E State Road 42
Terre Haute, IN 47803

Site Description - Assessor's Office

Topography
Public Utilities
Street or Road
Neigh. Life Cycle
Legal Acres 18.88
Legal Sq Ft 822,413

Taxing Rate

2.189

Land - Assessor's Office

Land Type	Soil ID	Actual Front	Acreage	Effect. Front	Effect. Depth	Prod Factor	Depth Factor	Meas Sq Ft	Base Rate	Adj Rate	Extended Value	Influ. Factor	Value
HOMESITE			1.000			1.00	1.00		24,192.00	24,192.00	24,190.00		24,190.00
RESIDENTIAL EXCESS ACREAGE	St		17.880			1.00	1.00		3,629.00	3,629.00	64,890.00		64,890.00

Land Detail Value Sum 89,080.00

Residential Dwellings - Assessor's Office

Card 01			
Residential Dwelling 1			
Occupancy			
Story Height	1.0		
Roofing	Material: Asphalt shingles		
Attic	None		
Basement Type	None		
Basement Rec Room	None		
Finished Rooms	5		
Bedrooms	3		
Family Rooms	0		
Dining Rooms	0		
Full Baths	1; 3-Fixt.		
Half Baths	1; 2-Fixt.		
4 Fixture Baths	0; 0-Fixt.		
5 Fixture Baths	0; 0-Fixt.		
Kitchen Sinks	1; 1-Fixt.		
Water Heaters	1; 1-Fixt.		
Central Air	Yes		
Primary Heat	Central Warm Air		
Extra Fixtures	0		
Total Fixtures	7		
Fireplace	Yes		
Features	Masonry fireplace Masonry stack (IN)		
Porches and Decks	Wood Deck 440 Roof Extension Canopy 132 Wood Deck 264		
Yd Item/Spc Fture/Outbldg	WOOD FRAME DETACHED GARAGE 986 SF		
Last Updated	12/30/2002		
Construction	Floor	Base Area (sf)	Fin. Area (sf)
Wood frame	1.0	2542	2542
	Total	2542	2542

Improvements - Assessor's Office

Card 01

ID	Use	Stry Hgt	Const Type	Grade	Year Const	Eff Year	Cond	Base Rate	Features	Adj Rate	Size/ Area	Cost Value	Phys Depr	Obsol Depr	Mrkt Adj	% Comp	Value
D	DWELL	1		D+2	1952	1952	AV	0.00	MAS, MAS-STK	0	2542	141000	50	0	137	100	96600
01	DETGAR		WOOD FRAME	D-1	1952	1952	AV	25.82		16.08	29 x 34	15850	50	0	137	100	10900

Transfer History - Assessor's Office

Date	Grantor	Grantee	Document #	Deed-Transaction Type	Transfer Type	Amount	Adjusted Sale Price
12/30/2024	Judson Steve A & Amanda Judson	Cooksey Valerie L & Scott A Cooksey	2024013544	WD	S	\$280,000	\$280,000
7/18/2011	KOVACIK JUDITH E & WAYNE HANCOCK (J	JUDSON STEVE A & AMANDA JUDSON	2011008695	Wa	S	\$179,900	\$179,900
3/26/2003	KOVACIK JUDY E	KOVACIK JUDY E & WAYNE HANCOCK J/T	200309248		S	\$0	\$0
3/11/1997	PORTER KRISTINA L					\$0	\$0

Transfer Recording - Auditor's Office

Date	From	To	Instrument	Doc #
12/30/2024	Judson Steve A & Amanda Judson	Cooksey Valerie L & Scott A Cooksey W/H	Warranty Deed	2024013544

Valuation - Assessor's Office

Assessment Year		01/01/2024	01/01/2023	01/01/2022	01/01/2021	01/01/2020
Reason for Change		ANN ADJ	ANN ADJ	ANN ADJ	ANN ADJ	ANN ADJ
VALUATION	Land	\$89,100	\$89,100	\$89,100	\$75,400	\$73,400
(Assessed Value)	Improvements	\$107,500	\$102,300	\$99,000	\$90,200	\$87,900
	Total	\$196,600	\$191,400	\$188,100	\$165,600	\$161,300
VALUATION	Land	\$89,100	\$89,100	\$89,100	\$75,400	\$73,400
(True Tax Value)	Improvements	\$107,500	\$102,300	\$99,000	\$90,200	\$87,900
	Total	\$196,600	\$191,400	\$188,100	\$165,600	\$161,300

Deductions - Auditor's Office

Type	Description	2023 Pay 2024	2022 Pay 2023	2021 Pay 2022	2020 Pay 2021	2019 Pay 2020	2018 Pay 2019
Homestead	Homestead Credit	\$48,000.00	\$45,000.00	\$45,000.00	\$45,000.00	\$45,000.00	\$45,000.00
Homestead	Supplemental HSC	\$31,400.00	\$27,370.00	\$24,115.00	\$23,100.00	\$19,180.00	\$17,920.00

Charges (2020-2024) - Auditor's Office

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.

	2023 Pay 2024	2022 Pay 2023	2021 Pay 2022	2020 Pay 2021	2019 Pay 2020
+ Spring Tax	\$1,235.42	\$1,240.98	\$1,051.14	\$956.30	\$856.86
+ Spring Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Spring Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Tax	\$1,235.42	\$1,240.98	\$1,051.14	\$956.30	\$856.86
+ Fall Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Pen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Pen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Other Assess	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Advert Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Tax Sale Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ NSF Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
PTRC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HMST Credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Circuit Breaker	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Over 65 CB	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
= Charges	\$2,470.84	\$2,481.96	\$2,102.28	\$1,912.60	\$1,713.72
- Surplus Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
- Credits	(\$2,470.84)	(\$2,481.96)	(\$2,102.28)	(\$1,912.60)	(\$1,713.72)
= Total Due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

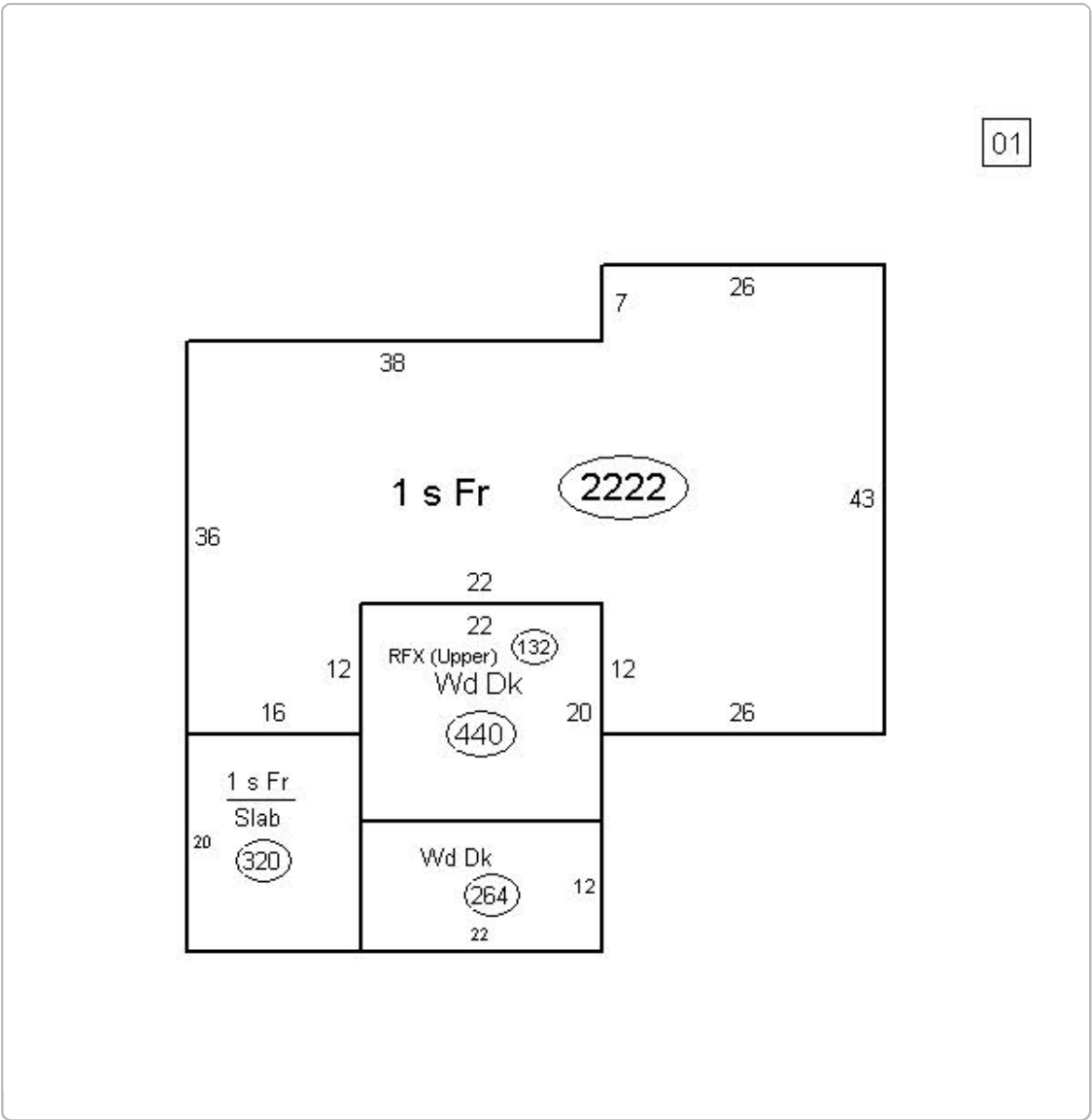
Payments (2020-2024) - Treasurer's Office

Year	Receipt #	Transaction Date	Amount
2023 Pay 2024	2488432	11/7/2024	\$1,235.42
2023 Pay 2024	2437471	5/6/2024	\$1,235.42
2022 Pay 2023	2390497	11/13/2023	\$1,240.98
2022 Pay 2023	2327103	5/3/2023	\$1,240.98
2021 Pay 2022	2271956	10/31/2022	\$1,051.14
2021 Pay 2022	2209114	4/26/2022	\$1,051.14
2020 Pay 2021	2164396	10/29/2021	\$956.30
2020 Pay 2021	2106532	4/29/2021	\$956.30
2019 Pay 2020	1999035	10/29/2020	\$856.86
2019 Pay 2020	2004837	4/23/2020	\$856.86

Photos - Assessor's Office



Sketches - Assessor's Office



Property Record Card

Property Record Card (PDF)

Form 11

Form 11 (PDF)

Map



No data available for the following modules: Farm Land Computations - Assessor's Office, Homestead Allocations - Assessor's Office, Property History, Exemptions - Auditor's Office.

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SCHNEIDER
GEOSPATIAL

9740 E State Road 42

Terre Haute, IN 47803

Cooksey Valerie L & Scott A Cooksey
W/H

9740 E State Road 42
Terre Haute, IN 47803

Spring Due by 05/12/2025: \$1,274.19

Fall Due by 11/10/2025: \$1,274.19

\$2,548.38
Total Due ⓘ

Property Information

Tax Year/Pay Year	TIF
2024 / 2025	None
Parcel Number	Homestead Credit Filed?
84-07-26-400-002.000-007	Yes
Duplicate Number	Over 65 Circuit Breaker?
1073301	No
Property Type	Legal Description
Real	Note: Not to be used on legal documents
Tax Unit / Description	N & W PRT SW SE D-442/793 & 200309248 26-12-8 18.880 AC
7 - Lost Creek Township	
Property Class	Section-Township-Range
RESIDENTIAL ONE FAMILY DWELLING ON UNPLATTED LAND OF 10-19.99 ACRES	26, 12, 08
Mortgage Company	Parcel Acres
ISU Federal Credit Union	18.88
Mtg Company Last Changed	Lot Number
02/12/2025	No Info
	Block/Subdivision
	No info

Billing

Detail

	Tax Bill	Adjustments	Balance
Spring Tax:	\$1,274.19	\$0.00	\$1,274.19
Spring Penalty:	\$0.00	\$0.00	\$0.00
Spring Annual:	\$0.00	\$0.00	\$0.00
Fall Tax:	\$1,274.19	\$0.00	\$1,274.19
Fall Penalty:	\$0.00	\$0.00	\$0.00
Fall Annual:	\$0.00	\$0.00	\$0.00
Delq NTS Tax:	\$0.00	\$0.00	\$0.00
Delq NTS Pen:	\$0.00	\$0.00	\$0.00
Delq TS Tax:	\$0.00	\$0.00	\$0.00
Delq TS Pen:	\$0.00	\$0.00	\$0.00
Other Assess:	\$0.00	\$0.00	\$0.00
Late Fine:	\$0.00	\$0.00	\$0.00
Late Penalty:	\$0.00	\$0.00	\$0.00
Demand Fee:	\$0.00	\$0.00	\$0.00
Jdg Tax/Pen/Int:	\$0.00	\$0.00	\$0.00
Judgement Fee:	\$0.00	\$0.00	\$0.00
Advert Fee:	\$0.00	\$0.00	\$0.00
Tax Sale Fee:	\$0.00	\$0.00	\$0.00
NSF Fee:	\$0.00	\$0.00	\$0.00

	Tax Bill	Adjustments	Balance
Certified to Court:	\$0.00	\$0.00	\$0.00
LIT Credits:	\$0.00	\$0.00	\$0.00
PTRC:	\$0.00	\$0.00	\$0.00
HMST Credit:	\$0.00	\$0.00	\$0.00
Circuit Breaker Credit:	\$17.39	\$0.00	\$17.39
Over 65 CB Credit:	\$0.00	\$0.00	\$0.00
Tax and Penalty:			\$2,548.38
Other Assess (+):			\$0.00
Fees (+):			\$0.00
Cert to Court (-):			\$0.00
Subtotal:			\$2,548.38
Receipts:			\$0.00
Total Due:			\$2,548.38
Surplus Transfer:			\$0.00
Account Balance:			\$2,548.38

Payments

Payable Year	Entry Date	Payable Period	Amount Paid	Notes	Property Project
No data					

Tax History

Pay Year	Spring	Fall	Delinquencies	Total Tax	Payments
2025	\$1,274.19	\$1,274.19	\$0.00	\$2,548.38	\$0.00
2024	\$1,235.42	\$1,235.42	\$0.00	\$2,470.84	\$2,470.84
2023	\$1,240.98	\$1,240.98	\$0.00	\$2,481.96	\$2,481.96
2022	\$1,051.14	\$1,051.14	\$0.00	\$2,102.28	\$2,102.28
2021	\$956.30	\$956.30	\$0.00	\$1,912.60	\$1,912.60
2020					
2019					

Tax Overview

Current Tax Summary

Tax Summary Item	2024	2025
1. Gross assessed value of property		
1a. Gross assessed value of land and improvements	\$126,500	\$131,700
1b. Gross assessed value of all other residential property	\$0	\$64,900
1c. Gross assessed value of all other property	\$64,900	\$0
2. Equals total gross assessed value of property	\$191,400	\$196,600
2a. Minus deductions	(\$79,400)	(\$79,388)
3. Equals subtotal of net assessed value of property	\$112,000	\$117,212
3a. Multiplied by your local tax rate	2.2061	2.189
4. Equals gross tax liability	\$2,470.84	\$2,565.77
4a. Minus local property tax credits	\$0.00	\$0.00
4b. Minus savings due to property tax cap	\$0.00	(\$17.39)
4c. Minus savings due to 65 years & older cap	\$0.00	\$0.00
4d. Minus savings due to county option circuit breaker credit	\$0.00	\$0.00
5. Total property tax liability	\$2,470.84	\$2,548.38

Assessed Values as of 01/01/2024

Land Value	\$89,100
Improvements	\$107,500

Exemptions / Deductions

Description	Amount
Homestead Credit	\$48,000.00
Supplemental HSC	\$31,388.00
Count: 2	\$79,388.00

Other Assessments

Assessment Name	Billing	Adjustments	Balance
No data			

History

Property

Event	Date	Effective Date	Create Year	Related Parcel Number	Book	Page	Doc Nbr
No data							

Transfer

Transferred From	Transfer Date	Reference Number	Document Number	Book	Page
Judson Steve A & Amanda Judson	12/30/2024	12/17/2024	2024013544		





ENTERED FOR TAXATION
Subject to final acceptance for Transfer

DEC 30, 2024 SH

VIGO COUNTY AUDITOR

WARRANTY DEED

This indenture witnesseth that
STEVE A. JUDSON and AMANDA JUDSON, HUSBAND AND WIFE
of VIGO County in the State of INDIANA

Convey(s) and Warrant(s) to
VALERIE L. COOKSEY and SCOTT A. COOKSEY, WIFE AND HUSBAND
of VIGO County in the State of INDIANA

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

Beginning at a found 6" diameter concrete filled PVC pipe four feet tall, the point of beginning, which is the Northwest Corner of the Southwest Quarter of the Southeast Quarter of Section 26, Township 12 North, Range 8 West 2nd Principal Meridian, Lost Creek Civil Township, Vigo County, Indiana; thence South 89 degrees -45'-07" East 1079.16 feet along the north boundary line of the said Southwest quarter of the Southeast quarter of Section 26 to a set iron pin; thence South 00 degrees-41'-07" West passing a set iron pin at 957.40 feet a distance of 1101.60 feet to a found PK nail in the centerline of Old Highway 42; thence North 62 degrees-25' West along the centerline of Old Highway 42 a distance of 581.58 feet accurate (519.66 feet record); thence continuing North 65 degrees-36' West along the said centerline 606.23 feet accurate (677.00 feet record) to a point on the west boundary line of the said Quarter Quarter; thence North 00 degrees-09'-13" East passing a set iron pin at 20.00 feet a distance of 586.45 feet to the place of beginning. Containing 20.616 acres.

Except a part of land for the right-of-way of Old Highway 42 as formerly located and new Highway 42 as presently located, more particularly described as follows:

Beginning at a point 566.45 feet south 00 degrees -09'-13" West of the Northwest Corner of the Southwest Quarter of the Southeast Quarter of Section 26; thence South 69 degrees-41'-54" East 1140.04 feet accurate (South 69 degrees -51" East 1150.41 feet record) along the north right-of-way line of new Indiana State Highway 42 to a set iron pin; thence South 00 degrees -41'-07" West 144.20 feet to a found PK nail; thence North 62 degrees-25' West along the centerline of Old Highway 42 a distance of 581.58 feet accurate (519.66 feet record); thence continuing North 65 degrees-36" West along the said centerline 606.23 feet accurate (677.00 feet record) to a point on

the west boundary line of the said Quarter, Quarter; thence North 00 degrees-09'-13" East 20.00 feet to the place of beginning. Containing 1.798 acres.

Containing in all, after said Exception, 18.818 acres.

Description derived from Survey by Charles R. Fox, RLS #9955, dated July 2, 2011 and recorded July 18, 2011 as Instrument No. 2011008693.

Subject to any easements, agreements, streets, alleys, restrictions, covenants, building lines, and rights of way of public record including but not limited to:

- a) Consent for Right of Entry given unto the State of Indiana, Department of Natural Resources, Division of Reclamation, recorded June 4, 1992, in Deed Record 432, Page 425, records of the Vigo County Recorder's Office.
- b) Grant of Flowage Right and Exclusive Easement granted unto Victory Disposal Corporation for property underlying portions of Section 26, recorded December 12, 1978, in Deed Record 376, Page 785, records of the Vigo County Recorder's Office.
- c) Statement of Claim by Consolidation Coal Company to the mineral rights underlying portions of Section 26, recorded August 2, 1982, in Misc. Record 187, Page 190, and as described in Deed recorded April 4, 2000 in Deed Record 445, Page 2177, all records of the Vigo County Recorder's Office.
- d) Subject to the document that gives Description of Land That has Been Used for a Sanitary Landfill, dated September 22, 1986, recorded in Misc. Record 192, Page 891, records of the Vigo County Recorder's Office.
- e) Survey by Charles R. Fox, RLS #9955, dated July 2, 2011 and recorded July 18, 2011 as Instrument No. 2011008693.

Parcel No. 84-07-26-400-002.000-007

This deed is executed in fulfillment of a land contract dated July 10, 2023.

Dated this 17 day of December, 2024.

STEVE A. JUDSON AMANDA JUDSON

State of INDIANA, County of VIGO) SS:

Before me, a Notary Public in and for said county and state, this 17 day of December, 2024, personally appeared STEVE A. JUDSON and AMANDA JUDSON, HUSBAND AND WIFE, who acknowledged the execution of the foregoing Warranty Deed to be Grantor(s) voluntary act and deed.

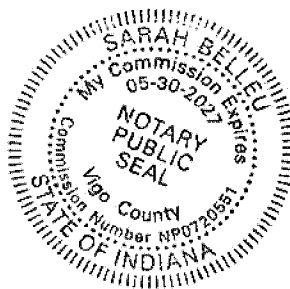
IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires:

5/30/27

My County of Residence:

Vigo



Sarah Belleu

Notary Public

Printed:

Sarah Belleu

This instrument prepared by: Henry L. Antonini, Antonini & Antonini, 320 South Main Street, P. O. Box 325, Clinton, IN 47842 Telephone: (765) 832-3527

D-4835; HCT-2024-0473

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


Mail tax bills to Grantee at Grantee's address of:

9740 E STATE ROAD 42 Terre Haute, IN 47803

Return Deed to: Honey Creek Vigo Title Svcs, Inc., 207 Hulman Street, Terre Haute, IN 47802

JUL 18 2011

Timothy M. Sproule
VIGO COUNTY AUDITOR

2011008695 WD \$18.00
07/18/2011 12:43:21P 2 PGS
NANCY S. ALLSUP
VIGO County Recorder IN
Recorded as Presented


WARRANTY DEED

This indenture witnesseth that

Judith E. Kovacik and Wayne Hancock,
of Vigo County, in the State of Indiana

Convey(s) and Warrant(s) to

Steve A. Judson and Amanda Judson, husband and wife
of Vigo County, in the State of Indiana

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

Beginning at a found 6" diameter concrete filled PVC pipe four feet tall, the point of beginning, which is the Northwest Corner of the Southwest Quarter of the Southeast Quarter of Section 26, Township 12 North, Range 8 West 2nd Principal Meridian, Lost Creek Civil Township, Vigo County, Indiana; thence South 89 degrees -45'-07" East 1079.16 feet along the north boundary line of the said Southwest quarter of the Southeast quarter of Section 26 to a set iron pin; thence South 00 degrees-41'-07" West passing a set iron pin at 957.40 feet a distance of 1101.60 feet to a found PK nail in the centerline of Old Highway 42; thence North 62 degrees-25' West along the centerline of Old Highway 42 a distance of 581.58 feet accurate (519.66 feet record); thence continuing North 65 degrees-36' West along the said centerline 606.23 feet accurate (677.00 feet record) to a point on the west boundary line of the said Quarter Quarter; thence North 00 degrees-09'-13" East passing a set iron pin at 20.00 feet a distance of 586.45 feet to the place of beginning. Containing 20.616 acres.

Except a part of land for the right-of-way of Old Highway 42 as formerly located and new Highway 42 as presently located, more particularly described as follows:

Beginning at a point 566.45 feet south 00 degrees -09'-13" West of the Northwest Corner of the Southwest Quarter of the Southeast Quarter of Section 26; thence South 69 degrees-41'-54" East 1140.04 feet accurate (South 69 degrees -51" East 1150.41 feet record) along the north right-of-way line of new Indiana State Highway 42 to a set iron pin; thence South 00 degrees -41'-07" West 144.20 feet to a found PK nail; thence North 62 degrees-25' West along the centerline of Old Highway 42 a distance of 581.58 feet accurate (519.66 feet record); thence continuing North 65 degrees-36" West along the said centerline 606.23 feet accurate (677.00 feet record) to a point on the west boundary line of the said Quarter, Quarter; thence North 00 degrees-09'-13" East 20.00 feet to the place of beginning. Containing 1.798 acres.

Containing in all, after said Exception, 18.818 acres.

Description derived from Survey by Charles R. Fox, RLS #9955, dated July 2, 2011.

More commonly known as 9740 E. State Road 42, Terre Haute, IN 47803.

SUBJECT TO ANY CONDITIONS, RESTRICTIONS COVENANTS OR EASEMENTS OF RECORD.

Parcel No. 84-07-26-400-002.000-007

Wayne Hancock, as true and lawful attorney-in-fact for Judith E. Kovacik, makes this conveyance pursuant to the powers granted to him set forth in a Power of Attorney dated 1/7/05 and recorded 7/12/11 in Miscellaneous Record/Instrument No. 2011-008698 in the office of the Recorder of Vigo County, Indiana.

Dated this 15 day of July, 2011.

Wayne Hancock Atty in Fact
Wayne Hancock, Attorney-in-fact
For Judith E. Kovacik

Wayne Hancock
Wayne Hancock, Individually

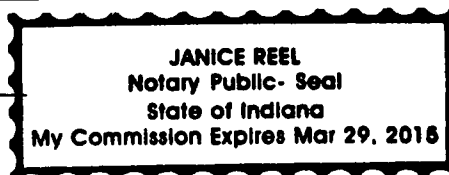
State of INDIANA, County of VIGO) SS:

Before me, a Notary Public in and for said county and state, this 15th day of July, 2011, personally appeared Wayne Hancock, as Attorney-in-fact for Judith E. Kovacik, and Wayne Hancock, individually, who acknowledged the execution of the foregoing Warranty Deed to be Grantor(s) voluntary act and deed.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

Janice Reel
Notary Public

Printed: _____



My Commission Expires:
My County of Residence:

This instrument prepared by: Henry L. Antonini, Antonini & Antonini, 224 South Main Street, P. O. Box 325, Clinton, IN 47842 Telephone: (765) 832-3527 D960; HCT-2011-0228
I affirm under penalties for perjury that I have taken reasonable care to redact each Social Security number in this document, unless required by law. Henry L. Antonini

Mail tax bills to Grantee at 9740 E St Rd 42 TH. IN. 47803

Return recorded deed to Honeycreek Vigo Title Services, Inc.



After Recording Return To:
Indiana State University Federal Credit Union
444 N 3rd St
Terre Haute, Indiana 47807
Loan Number: 0012006649

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

Parties

(A) "Borrower" is Valerie L Cooksey , SCOTT A COOKSEY wife and husband

currently residing at 9740 E STATE RD 42, TERRE HAUTE, INDIANA 47803

Borrower is the mortgagor under this Security Instrument.

(B) "Lender" is Indiana State University Federal Credit Union

Lender is a Federal Crdit Union

organized and existing under the laws of

The State of Indiana

. Lender's address is 444 N. 3rd St., Terre Haute, Indiana

47807

Lender is the mortgagee under this Security Instrument. The term "Lender" includes any successors and assigns of Lender.

Documents

(C) **"Note"** means the promissory note dated December 20, 2024, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender ONE HUNDRED FIFTY-THREE THOUSAND AND 00/100

Dollars (U.S. \$ 153,000.00) plus interest.

Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than January 1, 2045.

(D) **"Riders"** means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

- | | |
|--|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Second Home Rider | <input type="checkbox"/> Other(s) [specify]: |

(E) **"Security Instrument"** means this document, which is dated December 20, 2024, together with all Riders to this document.

Additional Definitions

(F) **"Applicable Law"** means all controlling applicable federal, state, and local statutes, regulations, ordinances, and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(G) **"Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments, and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association, or similar organization.

(H) **"Default"** means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 12(e).

(I) **"Electronic Fund Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone or other electronic device capable of communicating with such financial institution, wire transfers, and automated clearinghouse transfers.

(J) **"Electronic Signature"** means an "Electronic Signature" as defined in the UETA or E-SIGN, as applicable.

(K) **"E-SIGN"** means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 *et seq.*), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

(L) **"Escrow Items"** means: (i) taxes and assessments and other items that can attain priority over this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold payments or ground rents on the Property, if any; (iii) premiums for any and all insurance required by Lender under Section 5; (iv) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 11; and (v) Community Association Dues, Fees, and Assessments if Lender requires that they be escrowed beginning at Loan closing or at any time during the Loan term.

(M) **"Loan"** means the debt obligation evidenced by the Note, plus interest, any prepayment charges, costs, expenses, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(N) **"Loan Servicer"** means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.

(O) **"Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(P) **"Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or Default on, the Loan.

(Q) **"Partial Payment"** means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.

(R) **"Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.

(S) **"Property"** means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."

(T) **"Rents"** means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.

(U) **"RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(V) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

(W) **"UETA"** means the Uniform Electronic Transactions Act, as enacted by the jurisdiction in which the Property is located, as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower mortgages, grants, and conveys to Lender the following described property located in the

COUNTY of Vigo :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART
HEREOF.

which currently has the address of 9740 E STATE RD 42

TERRE HAUTE, Indiana 47803 ("Property Address");
[City] [Street] [Zip Code]

TOGETHER WITH all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to mortgage, grant, and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific Indiana state requirements to constitute a uniform security instrument covering real property.

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

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower will pay each Periodic Payment when due. Borrower will also pay any prepayment charges and late charges due under the Note, and any other amounts due under this Security Instrument. Payments due under the Note and this Security Instrument must be made in U.S. currency. If any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (d) Electronic Fund Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 16. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

Any offset or claim that Borrower may have now or in the future against Lender will not relieve Borrower from making the full amount of all payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Acceptance and Application of Payments or Proceeds.

(a) Acceptance and Application of Partial Payments. Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial Payments or to apply any Partial Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.

(b) Order of Application of Partial Payments and Periodic Payments. Except as otherwise described in this Section 2, if Lender applies a payment, such payment will be applied to each Periodic Payment in the order in which it became due, beginning with the oldest outstanding Periodic Payment, as follows: first to interest and then to principal due under the Note, and finally to Escrow Items. If all outstanding Periodic Payments then due are paid in full, any payment amounts remaining may be applied to late charges and to any amounts then due under this Security Instrument. If all sums then due under the Note and this Security Instrument are paid in full, any remaining payment amount may be applied, in Lender's sole discretion, to a future Periodic Payment or to reduce the principal balance of the Note.

If Lender receives a payment from Borrower in the amount of one or more Periodic Payments and the amount of any late charge due for a delinquent Periodic Payment, the payment may be applied to the delinquent payment and the late charge.

When applying payments, Lender will apply such payments in accordance with Applicable Law.

(c) Voluntary Prepayments. Voluntary prepayments will be applied as described in the Note.

(d) No Change to Payment Schedule. Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items.

(a) Escrow Requirement; Escrow Items. Borrower must pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum of money to provide for payment of amounts due for all Escrow Items (the "Funds"). The amount of the Funds required to be paid each month may change during the term of the Loan. Borrower must promptly furnish to Lender all notices or invoices of amounts to be paid under this Section 3.

(b) Payment of Funds; Waiver. Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.

Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 16; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

(c) Amount of Funds; Application of Funds. Lender may, at any time, collect and hold Funds in an amount up to, but not in excess of, the maximum amount a lender can require under RESPA. Lender will estimate the amount of Funds due in accordance with Applicable Law.

The Funds will be held in an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender may not charge Borrower for: (i) holding and applying the Funds; (ii) annually analyzing the escrow account; or (iii) verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on the Funds, Lender will not be required to pay Borrower any interest or earnings on the Funds. Lender will give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

(d) Surplus; Shortage and Deficiency of Funds. In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.

Upon payment in full of all sums secured by this Security Instrument, Lender will promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower must pay (a) all taxes, assessments, charges, fines, and impositions attributable to the Property which have priority or may attain priority over this Security Instrument, (b) leasehold payments or ground rents on the Property, if any, and (c) Community Association Dues, Fees, and Assessments, if any. If any of these items are Escrow Items, Borrower will pay them in the manner provided in Section 3.

Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

5. Property Insurance.

(a) Insurance Requirement; Coverages. Borrower must keep the improvements now existing or subsequently erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

(b) Failure to Maintain Insurance. If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender's

option and at Borrower's expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will insure Lender, but might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard, or liability and might provide greater or lesser coverage than was previously in effect, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower's insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(c) Insurance Policies. All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender's right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

(d) Proof of Loss; Application of Proceeds. In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender's security will not be lessened by such restoration or repair.

If the Property is to be repaired or restored, Lender will disburse from the insurance proceeds any initial amounts that are necessary to begin the repair or restoration, subject to any restrictions applicable to Lender. During the subsequent repair and restoration period, Lender will have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Lender will not be required to pay Borrower any interest or earnings on such insurance proceeds unless Lender and Borrower agree in writing or Applicable Law requires otherwise. Fees for public adjusters, or other third parties, retained by Borrower will not be paid out of the insurance proceeds and will be the sole obligation of Borrower.

If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the insurance proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(e) Insurance Settlements; Assignment of Proceeds. If Borrower abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) any

other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower must occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and must continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent will not be unreasonably withheld, or unless extenuating circumstances exist that are beyond Borrower's control.

7. Preservation, Maintenance, and Protection of the Property; Inspections. Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower must maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

If insurance or condemnation proceeds are paid to Lender in connection with damage to, or the taking of, the Property, Borrower will be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

Lender may make reasonable entries upon and inspections of the Property. If Lender has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender will give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.

(a) Protection of Lender's Interest. If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to,

exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

(b) Avoiding Foreclosure; Mitigating Losses. If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

(c) Additional Amounts Secured. Any amounts disbursed by Lender under this Section 9 will become additional debt of Borrower secured by this Security Instrument. These amounts may bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(d) Leasehold Terms. If this Security Instrument is on a leasehold, Borrower will comply with all the provisions of the lease. Borrower will not surrender the leasehold estate and interests conveyed or terminate or cancel the ground lease. Borrower will not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title will not merge unless Lender agrees to the merger in writing.

10. Assignment of Rents.

(a) Assignment of Rents. If the Property is leased to, used by, or occupied by a third party ("Tenant"), Borrower is unconditionally assigning and transferring to Lender any Rents, regardless of to whom the Rents are payable. Borrower authorizes Lender to collect the Rents, and agrees that each Tenant will pay the Rents to Lender. However, Borrower will receive the Rents until (i) Lender has given Borrower notice of Default pursuant to Section 26, and (ii) Lender has given notice to the Tenant that the Rents are to be paid to Lender. This Section 10 constitutes an absolute assignment and not an assignment for additional security only.

(b) Notice of Default. If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to Lender; (v) unless Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

(c) Funds Paid by Lender. If the Rents are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds paid by Lender for such purposes will become indebtedness of Borrower to Lender secured by this Security Instrument pursuant to Section 9.

(d) Limitation on Collection of Rents. Borrower may not collect any of the Rents more than one month in advance of the time when the Rents become due, except for security or similar deposits.

(e) **No Other Assignment of Rents.** Borrower represents, warrants, covenants, and agrees that Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

(f) **Control and Maintenance of the Property.** Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.

(g) **Additional Provisions.** Any application of the Rents will not cure or waive any Default or invalidate any other right or remedy of Lender. This Section 10 does not relieve Borrower of Borrower's obligations under Section 6.

This Section 10 will terminate when all the sums secured by this Security Instrument are paid in full.

11. Mortgage Insurance.

(a) **Payment of Premiums; Substitution of Policy; Loss Reserve; Protection of Lender.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower will pay the premiums required to maintain the Mortgage Insurance in effect. If Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, and (i) the Mortgage Insurance coverage required by Lender ceases for any reason to be available from the mortgage insurer that previously provided such insurance, or (ii) Lender determines in its sole discretion that such mortgage insurer is no longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Borrower will continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use, and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve will be non-refundable, even when the Loan is paid in full, and Lender will not be required to pay Borrower any interest or earnings on such loss reserve.

Lender will no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower will pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 11 affects Borrower's obligation to pay interest at the Note rate.

(b) **Mortgage Insurance Agreements.** Mortgage Insurance reimburses Lender for certain losses Lender may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance policy or coverage.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage

Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 *et seq.*), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

(a) Assignment of Miscellaneous Proceeds. Borrower is unconditionally assigning the right to receive all Miscellaneous Proceeds to Lender and agrees that such amounts will be paid to Lender.

(b) Application of Miscellaneous Proceeds upon Damage to Property. If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property. In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property (each, a "Partial Devaluation") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in writing. The amount of the Miscellaneous Proceeds that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

(d) Settlement of Claims. Lender is authorized to collect and apply the Miscellaneous Proceeds either to the sums secured by this Security Instrument, whether or not then due, or to restoration or repair of the Property, if Borrower (i) abandons the Property, or (ii) fails to respond to Lender within 30 days after the date Lender notifies

Borrower that the Opposing Party (as defined in the next sentence) offers to settle a claim for damages. "Opposing Party" means the third party that owes Borrower the Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to the Miscellaneous Proceeds.

(e) **Proceeding Affecting Lender's Interest in the Property.** Borrower will be in Default if any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a Default and, if acceleration has occurred, reinstate as provided in Section 20, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).

13. Borrower Not Released; Forbearance by Lender Not a Waiver. Borrower or any Successor in Interest of Borrower will not be released from liability under this Security Instrument if Lender extends the time for payment or modifies the amortization of the sums secured by this Security Instrument. Lender will not be required to commence proceedings against any Successor in Interest of Borrower, or to 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 any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities, or Successors in Interest of Borrower or in amounts less than the amount then due, will not be a waiver of, or preclude the exercise of, any right or remedy by Lender.

14. Joint and Several Liability; Signatories; Successors and Assigns Bound. Borrower's obligations and liability under this Security Instrument will be joint and several. However, any Borrower who signs this Security Instrument but does not sign the Note: (a) signs this Security Instrument to mortgage, grant, and convey such Borrower's interest in the Property under the terms of this Security Instrument; (b) signs this Security Instrument to waive any applicable inchoate rights such as dower and curtesy and any available homestead exemptions; (c) signs this Security Instrument to assign any Miscellaneous Proceeds, Rents, or other earnings from the Property to Lender; (d) is not personally obligated to pay the sums due under the Note or this Security Instrument; and (e) agrees that Lender and any other Borrower can agree to extend, modify, forbear, or make any accommodations with regard to the terms of the Note or this Security Instrument without such Borrower's consent and without affecting such Borrower's obligations under this Security Instrument.

Subject to the provisions of Section 19, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

15. Loan Charges.

(a) **Tax and Flood Determination Fees.** Lender may require Borrower to pay (i) a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan, and (ii) either (A) a one-time charge for flood zone determination, certification, and tracking services, or (B) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur that reasonably might affect such determination or certification. Borrower will also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency, or any successor agency, at any time during the Loan term, in connection with any flood zone determinations.

(b) **Default Charges.** If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this

Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

(c) Permissibility of Fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower should not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

(d) Savings Clause. If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). To the extent permitted by Applicable Law, Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

16. Notices; Borrower's Physical Address. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing.

(a) Notices to Borrower. Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 16(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 16(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(b) Electronic Notice to Borrower. Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("Electronic Communication") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("Electronic Address"); (iii) Lender provides Borrower with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

(c) Borrower's Notice Address. The address to which Lender will send Borrower notice ("Notice Address") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

(d) Notices to Lender. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an Electronic Address). If any notice to Lender required by this Security Instrument is also required under

Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(c) **Borrower's Physical Address.** In addition to the designated Notice Address, Borrower will provide Lender with the address where Borrower physically resides, if different from the Property Address, and notify Lender whenever this address changes.

17. Governing Law; Severability; Rules of Construction. This Security Instrument is governed by federal law and the law of the State of Indiana. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. If any provision of this Security Instrument or the Note conflicts with Applicable Law (i) such conflict will not affect other provisions of this Security Instrument or the Note that can be given effect without the conflicting provision, and (ii) such conflicting provision, to the extent possible, will be considered modified to comply with Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence should not be construed as a prohibition against agreement by contract. Any action required under this Security Instrument to be made in accordance with Applicable Law is to be made in accordance with the Applicable Law in effect at the time the action is undertaken.

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

18. Borrower's Copy. One Borrower will be given one copy of the Note and of this Security Instrument.

19. Transfer of the Property or a Beneficial Interest in Borrower. For purposes of this Section 19 only, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract, or escrow agreement, the intent of which is the transfer of title by Borrower to a purchaser at a future date.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, Lender will not exercise this option if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

20. Borrower's Right to Reinstate the Loan after Acceleration. If Borrower meets certain conditions, Borrower will have the right to reinstate the Loan and have enforcement of this Security Instrument discontinued at any time up to the later of (a) five days before any foreclosure sale of the Property, or (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate. This right to reinstate will not apply in the case of acceleration under Section 19.

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc) pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require

to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will continue unchanged.

Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (aaa) cash; (bbb) money order; (ccc) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

21. Sale of Note. The Note or a partial interest in the Note, together with this Security Instrument, may be sold or otherwise transferred one or more times. Upon such a sale or other transfer, all of Lender's rights and obligations under this Security Instrument will convey to Lender's successors and assigns.

22. Loan Servicer. Lender may take any action permitted under this Security Instrument through the Loan Servicer or another authorized representative, such as a sub-servicer. Borrower understands that the Loan Servicer or other authorized representative of Lender has the right and authority to take any such action.

The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made, and any other information RESPA requires in connection with a notice of transfer of servicing.

23. Notice of Grievance. Until Borrower or Lender has notified the other party (in accordance with Section 16) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 23. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

24. Hazardous Substances.

(a) Definitions. As used in this Section 24: (i) "Environmental Law" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "Hazardous Substances" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

(b) Restrictions on Use of Hazardous Substances. Borrower will not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower will not do, nor allow anyone else to do, anything affecting the Property that: (i) violates Environmental Law; (ii) creates an Environmental Condition; or (iii) due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects or could adversely affect the value of the Property. The preceding two sentences will 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 (including, but not limited to, hazardous substances in consumer products).

(c) Notices; Remedial Actions. Borrower will promptly give Lender written notice of: (i) 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; (ii) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release, or threat of release of any Hazardous Substance; and (iii) any condition caused by the presence, use, or release of a Hazardous Substance that adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower will promptly take all necessary remedial actions in accordance with Environmental Law. Nothing in this Security Instrument will create any obligation on Lender for an Environmental Cleanup.

25. Electronic Note Signed with Borrower's Electronic Signature. If the Note evidencing the debt for this Loan is electronic, Borrower acknowledges and represents to Lender that Borrower: (a) expressly consented and intended to sign the electronic Note using an Electronic Signature adopted by Borrower ("Borrower's Electronic Signature") instead of signing a paper Note with Borrower's written pen and ink signature; (b) did not withdraw Borrower's express consent to sign the electronic Note using Borrower's Electronic Signature; (c) understood that by signing the electronic Note using Borrower's Electronic Signature, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms; and (d) signed the electronic Note with Borrower's Electronic Signature with the intent and understanding that by doing so, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms.

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

26. Acceleration; Remedies.

(a) Notice of Default. Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 19 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) that failure to cure the Default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to deny in the foreclosure proceeding the existence of a Default or to assert any other defense of Borrower to acceleration and foreclosure.

(b) Acceleration; Foreclosure; Expenses. If the Default is not cured on or before the date specified in the notice, Lender may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

27. Release. Upon payment of all sums secured by this Security Instrument, Lender will release this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument only if the fee is paid to a third party for services rendered and is permitted under Applicable Law.

28. Waiver of Valuation and Appraisement. Borrower waives all right of valuation and appraisement.

29. Stated Maturity Date. The stated maturity date is the date by which the debt must be paid in full as set forth in the definition of Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider signed by Borrower and recorded with it.

Valerie L Cooksey (Seal)
Valerie L Cooksey -Borrower

Scott A Cooksey (Seal)
SCOTT A COOKSEY -Borrower

Witness

Witness

[Space Below This Line For Acknowledgment]

State of INDIANA

SS:

County of Vigo

Before me,

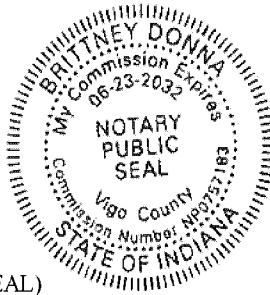
Brittney Donna

(name of Notary or other officer)

this 20th day of December, Valerie L Cooksey AND SCOTT A COOKSEY

(name of signer)

acknowledged the execution of the annexed deed (or mortgage, as the case may be).



Brittney Donna
(Notary's signature)

Brittney Donna
(Printed/Typed name), Notary Public

My commission expires: 06/23/2032

County of commission: VIGO

This instrument was prepared by:

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.

Cynthia Marley
Signature of Preparer

Cynthia Marley

Printed Name of Preparer

Loan Originator: Cynthia Marley, NMLSR ID 2019437

Loan Originator Organization: Indiana State University Federal Credit Union, NMLSR ID 486345

EXHIBIT 'A' – LEGAL DESCRIPTION

Real Estate located in VIGO County, State of Indiana, and more particularly described as follows, to-wit:

Beginning at a found 6" diameter concrete filled PVC pipe four feet tall, the point of beginning, which is the Northwest Corner of the Southwest Quarter of the Southeast Quarter of Section 26, Township 12 North, Range 8 West 2nd Principal Meridian, Lost Creek Civil Township, Vigo County, Indiana; thence South 89 degrees -45'-07" East 1079.16 feet along the north boundary line of the said Southwest quarter of the Southeast quarter of Section 26 to a set iron pin; thence South 00 degrees-41'-07" West passing a set iron pin at 957.40 feet a distance of 1101.60 feet to a found PK nail in the centerline of Old Highway 42; thence North 62 degrees-25' West along the centerline of Old Highway 42 a distance of 581.58 feet accurate (519.66 feet record); thence continuing North 65 degrees-36' West along the said centerline 606.23 feet accurate (677.00 feet record) to a point on the west boundary line of the said Quarter Quarter; thence North 00 degrees-09'-13" East passing a set iron pin at 20.00 feet a distance of 586.45 feet to the place of beginning. Containing 20.616 acres.

Except a part of land for the right-of-way of Old Highway 42 as formerly located and new Highway 42 as presently located, more particularly described as follows:

Beginning at a point 566.45 feet south 00 degrees -09'-13" West of the Northwest Corner of the Southwest Quarter of the Southeast Quarter of Section 26; thence South 69 degrees-41'-54" East 1140.04 feet accurate (South 69 degrees -51" East 1150.41 feet record) along the north right-of-way line of new Indiana State Highway 42 to a set iron pin; thence South 00 degrees -41'-07" West 144.20 feet to a found PK nail; thence North 62 degrees-25' West along the centerline of Old Highway 42 a distance of 581.58 feet accurate (519.66 feet record); thence continuing North 65 degrees-36" West along the said centerline 606.23 feet accurate (677.00 feet record) to a point on the west boundary line of the said Quarter, Quarter; thence North 00 degrees-09'-13" East 20.00 feet to the place of beginning. Containing 1.798 acres.

Containing in all, after said Exception, 18.818 acres.

Description derived from Survey by Charles R. Fox, RLS #9955, dated July 2, 2011 and recorded July 18, 2011 as Instrument No. 2011008693.

For information purposes only, the property address is purported to be: 9740 E STATE ROAD 42, TERRE HAUTE, IN 47803

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2015005858	Vigo	06/11/2015	DEED : WARRANTY DEED	COOKSEY, SCOTT A Search Search CRISPIN, CATHY Search CRISPIN, JOHN Search COOKSEY, VALERIE L	Search Lot 41 ADMINISTRATORS
2015005859	Vigo	06/11/2015	MORT : MORTGAGE	COOKSEY, SCOTT A Search Search COOKSEY, VALERIE L Search FIRST FINANCIAL BANK NA	Search Lot 41 ADMINISTRATORS
2017013144	Vigo	12/27/2017	DEED : TAX DEED	COOKSEY, SCOTT Search Search VIGO COUNTY AUDITOR Search WALKER, FELICITY	Search Lot 42 RAYMONDS SUB
2019013506	Vigo	12/13/2019	MORT : MORTGAGE	COOKSEY, SCOTT A Search Search COOKSEY, VALERIE L Search FIRST FINANCIAL BANK NA	Search 27-12N-9W NW
2020009817	Vigo	08/03/2020	MISC : ASSUMED BUSINESS NAME	COOKSEY, SCOTT Search Search HARDWOOD RENOVATIONS	
2022003212	Vigo	03/11/2022	DEED : QUIT CLAIM DEED	COOKSEY, SCOTT A Search Search RUFF, JACQUELINE J Search COOKSEY, VALARIE L	Search Lot 102 GLASS PARK
2022013067	Vigo	10/21/2022	DEED : QUIT CLAIM DEED	COOKSEY, SCOTT Search Search MOSER, MARK WILLIAM Search COOKSEY, MICHAEL	Search Lot 12 HULMAN STREET PLACE Search Lot 13 HULMAN STREET PLACE Search Lot 1 HULMAN STREET PLACE Search Lot 14 HULMAN STREET PLACE

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2023000936	Vigo	01/18/2023	REL : MORTGAGE RELEASE	COOKSEY, SCOTT A Search Search COOKSEY, VALERIE L Search FIRST FINANCIAL BANK NA Search TERRE HAUTE FIRST NATIONAL BANK	
2023002166	Vigo	02/08/2023	DEED : QUIT CLAIM DEED	COOKSEY, SCOTT Search Search COOKSEY, MIKE Search COOKSEY, SCOTT Search COOKSEY, VALERIE	Search Lot 13 HULMAN STREET PLACE Search Lot 12 HULMAN STREET PLACE
2024000158	Vigo	01/04/2024	DEED : QUIT CLAIM DEED	COOKSEY, SCOTT Search Search PINE, TERRY JR	Search Lot 42 RAYMONDS SUB
2024005109	Vigo	05/14/2024	DEED : WARRANTY DEED	COOKSEY, SCOTT Search Search COOKSEY, VALERIE Search TAYLOR PROPERTIES OF INDIANA LLC	Search Lot 1 HULMAN STREET PLACE
2024012223	Vigo	11/15/2024	DEED : DEED	COOKSEY, SCOTT A Search Search COOKSEY, VALERIE L Search CRAMER, BRIANA Search PITTMAN, DAMIEN	Search Lot 41 ADMINISTRATORS
2024013132	Vigo	12/16/2024	REL : MORTGAGE RELEASE	COOKSEY, SCOTT A Search Search COOKSEY, VALERIE L Search FIRST FINANCIAL BANK	
2024013544	Vigo	12/30/2024	DEED : WARRANTY DEED	COOKSEY, SCOTT A Search Search JUDSON, AMANDA Search JUDSON, STEVE A Search COOKSEY, VALERIE L	Search 26-12N-8W

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2024013545	Vigo	12/30/2024	MORT : MORTGAGE	COOKSEY, SCOTT A Search Search COOKSEY, VALERIE L Search ISU FEDERAL CREDIT UNION	Search 26-12N-8W

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2011008695	Vigo	07/18/2011	DEED : WARRANTY DEED	JUDSON, AMANDA Search Search HANCOCK, WAYNE Search KOVACIK, JUDITH E Search JUDSON, STEVE A	Search 26-12N-8W SW SE
2011008696	Vigo	07/18/2011	MORT : MORTGAGE	JUDSON, AMANDA Search Search JUDSON, STEVE A Search KEYBANK NATIONAL ASSOCIATION	Search 26-12N-8W SW SE
2013000893	Vigo	01/22/2013	LIEN : FEDERAL TAX LIEN	JUDSON, AMANDA Search Search INTERNAL REVENUE SERVICE	
2013008076	Vigo	06/21/2013	REL : FEDERAL TAX LIEN RELEASE	JUDSON, AMANDA Search Search INTERNAL REVENUE SERVICE	
2015006799	Vigo	07/06/2015	ASGN : ASSIGN MORTGAGE	JUDSON, AMANDA Search Search JUDSON, STEVE A Search KEYBANK NATIONAL ASSOCIATION Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS see details for more	Search 26-12N-8W SW SE
2015008553	Vigo	08/20/2015	ASGN : ASSIGN MORTGAGE	JUDSON, AMANDA Search Search JUDSON, STEVE A Search PHH MORTGAGE CORPORATION Search EVERBANK	

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2016008678	Vigo	08/26/2016	ASGN : ASSIGN MORTGAGE	JUDSON, AMANDA Search Search EVERBANK Search JUDSON, STEVE A Search PHH MORTGAGE CORPORATION	
2021014793	Vigo	11/05/2021	ASGN : ASSIGN MORTGAGE	JUDSON, AMANDA Search Search JUDSON, STEVE A Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS Search PHH MORTGAGE CORPORATION see details for more	
2022013172	Vigo	10/25/2022	MORT : MORTGAGE	JUDSON, AMANDA Search Search JUDSON, STEVE A Search SECRETARY OF HOUSING AND URBAN DEVELOPMENT	Search 26-12N-8W SW SE
2022013415	Vigo	11/01/2022	MORT : MORTGAGE MODIFICATION	JUDSON, AMANDA Search Search JUDSON, STEVE A Search LAKEVIEW LOAN SERVICING LLC Search LOANCARE LLC	Search 26-12N-8W SE
2024013544	Vigo	12/30/2024	DEED : WARRANTY DEED	JUDSON, AMANDA Search Search JUDSON, STEVE A Search COOKSEY, SCOTT A Search COOKSEY, VALERIE L	Search 26-12N-8W
2025000372	Vigo	01/07/2025	REL : MORTGAGE RELEASE	JUDSON, AMANDA Search Search JUDSON, STEVE A Search KEYBANK NATIONAL ASSOCIATION Search MORTGAGE ELECTRONIC REGISTRATION SYSTEM	

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2025002553	Vigo	03/07/2025	REL : MORTGAGE RELEASE	JUDSON, AMANDA Search Search JUDSON, STEVE A Search SECRETARY OF HOUSING AND URBAN DEVELOPMENT	
2025002554	Vigo	03/07/2025	REL : MORTGAGE RELEASE	JUDSON, AMANDA Search Search JUDSON, STEVE A Search SECRETARY OF HOUSING AND URBAN DEVELOPMENT	
2015001004	Vigo	02/02/2015	LIEN : FEDERAL TAX LIEN	JUDSON, AMANDA E Search Search JUDSON, STEVE A Search INTERNAL REVENUE SERVICE	
2017000218	Vigo	01/09/2017	REL : FEDERAL TAX LIEN RELEASE	JUDSON, AMANDA E Search Search JUDSON, STEVE A Search INTERNAL REVENUE SERVICE	
2017002330	Vigo	03/13/2017	REL : FEDERAL TAX LIEN RELEASE	JUDSON, AMANDA E Search Search JUDSON, STEVE A Search INTERNAL REVENUE SERVICE	
2023001422	Vigo	01/20/2023	MORT : MORTGAGE	JUDSON, AMANDA E Search Search JUDSON, STEVE A Search FIRST FEDERAL SAVINGS BANK	Search 12-12N-8W SW
2017012925	Vigo	12/18/2017	DEED : WARRANTY DEED	JUDSON, AMANDA ELAINE Search Search BARRY L MARTIN LIVING TRUST Search MARTIN, BARRY L Search MARTIN, TAMMY S see details for more	Search Lot 25 HAWTHORN WOODS SUBSIVISION PHASE I

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2017012926	Vigo	12/18/2017	MORT : MORTGAGE	JUDSON, AMANDA ELAINE Search Search FIRST FEDERAL SAVINGS BANK	Search Lot 25 HAWTHORN WOODS SUBSIVISION PHASE I
2017012927	Vigo	12/18/2017	MORT : MORTGAGE	JUDSON, AMANDA ELAINE Search Search FIRST FEDERAL SAVINGS BANK	Search Lot 25 HAWTHORN WOODS SUBSIVISION PHASE I
2021007709	Vigo	06/09/2021	DEED : WARRANTY DEED	JUDSON, AMANDA ELAINE Search Search WILEY, CHARLES A Search WILEY, PATRICIA A Search JUDSON, STEVE ALAN	Search 12-12N-8W SW
2021007710	Vigo	06/09/2021	MORT : MORTGAGE	JUDSON, AMANDA ELAINE Search Search JUDSON, STEVE ALAN Search FIRST FEDERAL SAVINGS BANK	Search 12-12N-8W SW
2021007711	Vigo	06/09/2021	MORT : MORTGAGE	JUDSON, AMANDA ELAINE Search Search FIRST FEDERAL SAVINGS BANK	Search 12-12N-8W SW Search 13-12N-8W NW
2021007757	Vigo	06/10/2021	DEED : WARRANTY DEED	JUDSON, AMANDA ELAINE Search Search SPOONMORE, BRAD A Search SPOONMORE, CHIBLON C	Search Lot 25 HAWTHORN WOODS SUBSIVISION PHASE I
2021008121	Vigo	06/18/2021	REL : MORTGAGE RELEASE	JUDSON, AMANDA ELAINE Search Search FIRST FEDERAL SAVINGS BANK	
2021008122	Vigo	06/18/2021	REL : MORTGAGE RELEASE	JUDSON, AMANDA ELAINE Search Search FIRST FEDERAL SAVINGS BANK	
2023000708	Vigo	01/11/2023	MORT : SUBORDINATION OF MORTGAGE	JUDSON, AMANDA ELAINE Search Search JUDSON, STEVE ALAN Search FIRST FEDERAL SAVINGS BANK	Search 12-12N-8W

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2020009817	Vigo	08/03/2020	MISC : ASSUMED BUSINESS NAME	COOKSEY, SCOTT Search Search HARDWOOD RENOVATIONS	
2022013067	Vigo	10/21/2022	DEED : QUIT CLAIM DEED	COOKSEY, SCOTT Search Search MOSER, MARK WILLIAM Search COOKSEY, MICHAEL	Search Lot 12 HULMAN STREET PLACE Search Lot 13 HULMAN STREET PLACE Search Lot 1 HULMAN STREET PLACE Search Lot 14 HULMAN STREET PLACE
2023002166	Vigo	02/08/2023	DEED : QUIT CLAIM DEED	COOKSEY, SCOTT Search Search COOKSEY, MIKE Search COOKSEY, SCOTT Search COOKSEY, VALERIE	Search Lot 13 HULMAN STREET PLACE Search Lot 12 HULMAN STREET PLACE
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2015005858	Vigo	06/11/2015	DEED : WARRANTY DEED	COOKSEY, SCOTT A Search Search CRISPIN, CATHY Search CRISPIN, JOHN Search COOKSEY, VALERIE L	Search Lot 41 ADMINISTRATORS

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2019013506	Vigo	12/13/2019	MORT : MORTGAGE	COOKSEY, SCOTT A Search Search COOKSEY, VALERIE L Search FIRST FINANCIAL BANK NA	Search 27-12N-9W NW
2022003212	Vigo	03/11/2022	DEED : QUIT CLAIM DEED	COOKSEY, SCOTT A Search Search RUFF, JACQUELINE J Search COOKSEY, VALARIE L	Search Lot 102 GLASS PARK
2023000936	Vigo	01/18/2023	REL : MORTGAGE RELEASE	COOKSEY, SCOTT A Search Search COOKSEY, VALERIE L Search FIRST FINANCIAL BANK NA Search TERRE HAUTE FIRST NATIONAL BANK	
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2024013132	Vigo	12/16/2024	REL : MORTGAGE RELEASE	COOKSEY, SCOTT A Search Search COOKSEY, VALERIE L Search FIRST FINANCIAL BANK	
2024013544	Vigo	12/30/2024	DEED : WARRANTY DEED	COOKSEY, SCOTT A Search Search JUDSON, AMANDA Search JUDSON, STEVE A Search COOKSEY, VALERIE L	Search 26-12N-8W
2024013545	Vigo	12/30/2024	MORT : MORTGAGE	COOKSEY, SCOTT A Search Search COOKSEY, VALERIE L Search ISU FEDERAL CREDIT UNION	Search 26-12N-8W

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