



## LIEN SEARCH Product Cover Sheet

### ORDER INFORMATION

FILE/ORDER NUMBER:	LL-IFC-01970	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	CHRISTOPHER STRAIN JANA STRAIN		
PROPERTY ADDRESS:	6480 TIMBERCREST LN, WEST TERRE HAUTE, IN 47885		
CITY, STATE AND COUNTY:	WEST TERRE HAUTE, INDIANA (IN) AND VIGO		

### SEARCH INFORMATION

SEARCH DATE:	04/17/2025	EFFECTIVE DATE:	04/16/2025
NAME(S) SEARCHED:	CHRISTOPHER STRAIN JANA STRAIN		
ADDRESS/PARCEL SEARCHED:	6480 TIMBERCREST LN, WEST TERRE HAUTE, IN 47885/84-05-33-200-021.000-021		

### ASSESSMENT INFORMATION

COMMENTS:	
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### CURRENT OWNER VESTING

CHRISTOPHER M STRAIN AND JANA L. STRAIN
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COMMENTS:	
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### VESTING DEED

DEED TYPE:	CORPORATE WARRANTY DEED	GRANTOR:	THAT TERRE HAUTE SAVINGS BANK, BY J. BART COLWELL, PRESIDENT, AN INDIANA BANKING CORPORATION
DATED DATE:	10/25/2011	GRANTEE:	CHRISTOPHER M STRAIN AND JANA L. STRAIN
BOOK/PAGE:	N/A	RECORDED DATE:	10/28/2011
INSTRUMENT NO:	2011014288		
COMMENTS:	OUTSALE DEED RECORDED ON 08/23/2013 IN INSTRUMENT NO. 2013010880.		

### CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2024 (SPRING)	TAX YEAR:	2024 (FALL)
TAX AMOUNT:	\$981.96	TAX AMOUNT:	\$981.96
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:	\$137,300.00
DATED DATE:	05/15/2020	RECORDED DATE	06/01/2020
INSTRUMENT NO:	2020006378	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES
BORROWER:	CHRISTOPHER M. STRAIN AND JANA L. STRAIN, HUSBAND AND WIFE		
LENDER:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR QUICKEN LOANS, LLC		
TRUSTEE:	N/A		
COMMENTS:			

### FOR PREAMBLE

CITY/TOWNSHIP/PARISH:	SUGAR CREEK TOWNSHIP
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### ADDITIONAL NOTES

LEGAL DESCRIPTION

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

LOT 15 OF AN UNRECORDED SUBDIVISION CALLED "TIMBERCREST" RECORDED IN MISC. RECORD 175, PAGE 479, LOCATED IN THE EAST HALF OF SECTION 33, TOWNSHIP 12 NORTH, RANGE 10 WEST, 2ND P.M., SUGAR CREEK TOWNSHIP, VIGO COUNTY, INDIANA, MORE SPECIFICALLY DESCRIBED AS FOLLOWS: COMMENCING AT A STONE ON THE EAST QUARTER CORNER OF SAID SECTION; THENCE NORTH 00 DEGREES 33 MINUTES 20 SECONDS EAST ALONG THE EAST SECTION LINE 346.59 FEET TO A SET TEE STAKE. SAID TEE STAKE HAS A STAINLESS STEEL CAP ENGRAVED THEREON "PROPERTY LINE, S0030, 1975". SAID MONUMENT HEREAFTER CALLED TEE STAKE, SAID POINT IS THE POINT OF BEGINNING AND IS A COMMON CORNER FOR LOTS 6 AND 15; THENCE NORTH 88 DEGREES 21 MINUTES 30 SECONDS WEST 231.70 FEET TO A FOUND PIN WITH AN ALUMINUM CAP LOCATED ON A SMALL DAM, SAID MONUMENT HEREAFTER CALLED CAP; THENCE SOUTH 87 DEGREES 15 MINUTES 00 SECONDS WEST 49.10 FEET; THENCE NORTH 33 DEGREES 33 MINUTES 30 SECONDS WEST 210.55 FEET TO A SET TEE STAKE; THENCE CONTINUING NORTH 33 DEGREES 33 MINUTES 30 SECONDS WEST 354.00 FEET TO A SET TEE STAKE; THENCE CONTINUING NORTH 33 DEGREES 33 MINUTES 30 SECONDS WEST 20.15 FEET TO A FOUND NUMBER 4 REBAR; THENCE NORTH 63 DEGREES 20 MINUTES 30 SECONDS EAST 104.14 FEET TO A FOUND LARGE SPIKE NAIL, HEREAFTER CALLED NAIL; THENCE NORTH 34 DEGREES 23 MINUTES 40 SECONDS EAST 115.53 FEET TO A FOUND 3/4 INCH PIPE; THENCE SOUTH 36 DEGREES 29 MINUTES 20 SECONDS EAST 21.17 FEET TO A SET TEE STAKE, SAID POINT HEREAFTER CALLED POINT 284; THENCE CONTINUING SOUTH 36 DEGREES 29 MINUTES 20 SECONDS EAST 72.67 FEET TO A SET TEE STAKE, SAID POINT HEREAFTER CALLED POINT 276; THENCE SOUTH 43 DEGREES 54 MINUTES 10 SECONDS EAST 50.00 FEET TO A SET TEE STAKE, SAID POINT HEREAFTER CALLED POINT 285; THENCE CONTINUING SOUTH 43 DEGREES 54 MINUTES 10 SECONDS EAST 48.72 FEET TO A FOUND 1 INCH PIPE; THENCE SOUTH 44 DEGREES 28 MINUTES 50 SECONDS EAST 76.97 FEET TO A FOUND 1/2 INCH PIPE; THENCE SOUTH 44 DEGREES 13 MINUTES 00 SECONDS EAST 86.54 FEET TO A FOUND 1 INCH PIPE; THENCE SOUTH 44 DEGREES 08 MINUTES 10 SECONDS EAST 109.32 FEET TO A FOUND 1/2 INCH PIPE; THENCE NORTH 60 DEGREES 56 MINUTES 30 SECONDS EAST 139.26 FEET TO A FOUND 1 INCH PIPE; THENCE NORTH 58 DEGREES 54 MINUTES 40 SECONDS EAST 14.81 FEET TO A FOUND 3/4 INCH PIPE; THENCE SOUTH 00 DEGREES 33 MINUTES 20 SECONDS WEST ALONG THE EAST SECTION LINE 366.93 FEET TO THE POINT OF BEGINNING. SAID LOT 15 CONTAINS 4.40 ACRES, MORE OR LESS.

ALL RIGHTS, PRIVILEGES, ASSIGNMENTS AND EASEMENTS FOR INGRESS, EGRESS AND UTILITIES AS CONTAINED IN THAT CERTAIN DEED FROM DANIEL J. MCGLONE AND KELLEY M. MCGLONE, HUSBAND AND WIFE, TO MICHAEL H. BURT AND CARLA R. BURT, HUSBAND AND WIFE, DATED MARCH 10, 2003, AND RECORDED MARCH 12, 2003, AS INSTRUMENT NUMBER 200306803 OF THE RECORDS OF THE RECORDER'S OFFICE OF VIGO COUNTY, INDIANA, AND ALSO SUBJECT TO THE EASEMENTS AND RESERVATIONS CONTAINED IN SAID DEED INCLUDING BEING SUBJECT TO AN INGRESS-EGRESS AND UTILITY EASEMENT FOR ACCESS TO LOT 3, 30 FEET WIDE AND ON THE RIGHT OF THE FOLLOWING LINE: BEGINNING AT POINT 284; THENCE TO POINT 276; THENCE TO POINT 285.

SUBJECT TO EASEMENTS, COVENANTS, CONDITIONS AND RESTRICTIONS, AND SET-BACK LINES SET FORTH IN UNRECORDED PLAT FOR TIMBERCREST AS SET FORTH IN MISC. RECORD 175, PAGE 479.

Vigo County, IN / City of Terre Haute

Summary - Assessor's Office

Parcel ID	84-05-33-200-021.000-021
Tax ID	84-05-33-200-021.000-021
Section Plat	33
Routing Number	
Neighborhood	1151015 - SUGAR CREEK
Property Address	6480 Timbercrest Ln West Terre Haute, IN 47885
Legal Description	TIMBERCREST SUB UNREC EXC SE PRT 2011014288 33-12-10 LOT 15 3.10 AC (Note: Not to be used on legal documents)
Acreage	3.1
Class	510 - Res 1 fam dwelling platted lot
Tax District/Area	021 - SUGAR CREEK

[View Map](#)

Owner - Auditor's Office

Deeded Owner  
Strain Christopher M & Jana L  
6480 Timbercrest Ln  
West Terre Haute, IN 47885

Site Description - Assessor's Office

Topography  
Public Utilities  
Street or Road  
Neigh. Life Cycle  
Legal Acres 3.1  
Legal Sq Ft 135,036

Taxing Rate

2.5844

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
RESIDENTIAL EXCESS ACREAGE	HKF		2.100			1.00	1.00		2,119.00	2,119.00	4,450.00		4,450.00
HOMESITE			1.000			1.00	1.00		14,126.00	14,126.00	14,130.00		14,130.00

Land Detail Value Sum 18,580.00

Residential Dwellings - Assessor's Office

Card 01	
Residential Dwelling 1	
Occupancy	
Story Height	1.0
Roofing	Material: Metal
Attic	None
Basement Type	Full
Basement Rec Room	None
Finished Rooms	5
Bedrooms	3
Family Rooms	0
Dining Rooms	0
Full Baths	2; 6-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	10
Fireplace	Yes
Features	Steel prefab fireplace Steel stack (IN)
Porches and Decks	Wood Deck 1113 Wood Deck 520
Yd Item/Spc Fture/Outbldg	WOOD FRAME 576 SF WOOD FRAME UTILITY SHED 150 SF WOOD FRAME UTILITY SHED 150 SF
Last Updated	5/24/2004
Construction	FloorBase Area (sf)Fin. Area (sf)
Wood frame	1.014561456
Wood frame	A14561456
Concrete block	B14560
	Total43682912

Improvements - Assessor's Office

Card 01																
ID	Use	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		D+2	2003	2003	AV	0.00	STL, STL-STK	0	2912	167780	26	0	125	100	155200
G01	ATTGAR	WOOD FRAME		0	0	AV	30.86		30.86	24 x 24	17780	0	0	100	100	0
01	UTLSHED	WOOD FRAME	D	2018	2018	AV	21.43		15.26	10 x 15	2290	20	0	125	100	2300
02	UTLSHED	WOOD FRAME	D	2018	2018	AV	21.43		15.26	10 x 15	2290	20	0	125	100	2300

Transfer History - Assessor's Office

Date	Grantor	Grantee	Document #	Deed-Transaction Type	Transfer Type	Amount	Adjusted Sale Price
8/23/2013	STRAIN CHRISTOPHER M & JANA L STRAIN	STRAIN CHRISTOPHER M & JANA L	2013010880	Wa		\$0	\$0

Transfer Recording - Auditor's Office

Date	From	To	Instrument	Doc #
8/23/2013				2013010880

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	\$18,600	\$18,600	\$18,600	\$20,500	\$20,300
(Assessed Value)	Improvements	\$159,800	\$154,600	\$161,900	\$144,800	\$145,300
	Total	\$178,400	\$173,200	\$180,500	\$165,300	\$165,600
VALUATION	Land	\$18,600	\$18,600	\$18,600	\$20,500	\$20,300
(True Tax Value)	Improvements	\$159,800	\$154,600	\$161,900	\$144,800	\$145,300
	Total	\$178,400	\$173,200	\$180,500	\$165,300	\$165,600

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	\$46,520.00	\$44,240.00	\$39,970.00	\$40,110.00	\$40,390.00	\$40,495.00

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	\$991.56	\$999.38	\$933.41	\$894.72	\$894.29
+ 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	\$991.56	\$999.38	\$933.41	\$894.72	\$894.29
+ 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	\$24.33	\$193.35	\$166.73	\$86.28	\$30.63
Over 65 CB	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
= Charges	\$1,983.12	\$1,998.76	\$1,866.82	\$1,789.44	\$1,788.58
- Surplus Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
- Credits	(\$1,983.12)	(\$1,998.76)	(\$1,866.82)	(\$1,789.44)	(\$1,788.58)
= Total Due	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

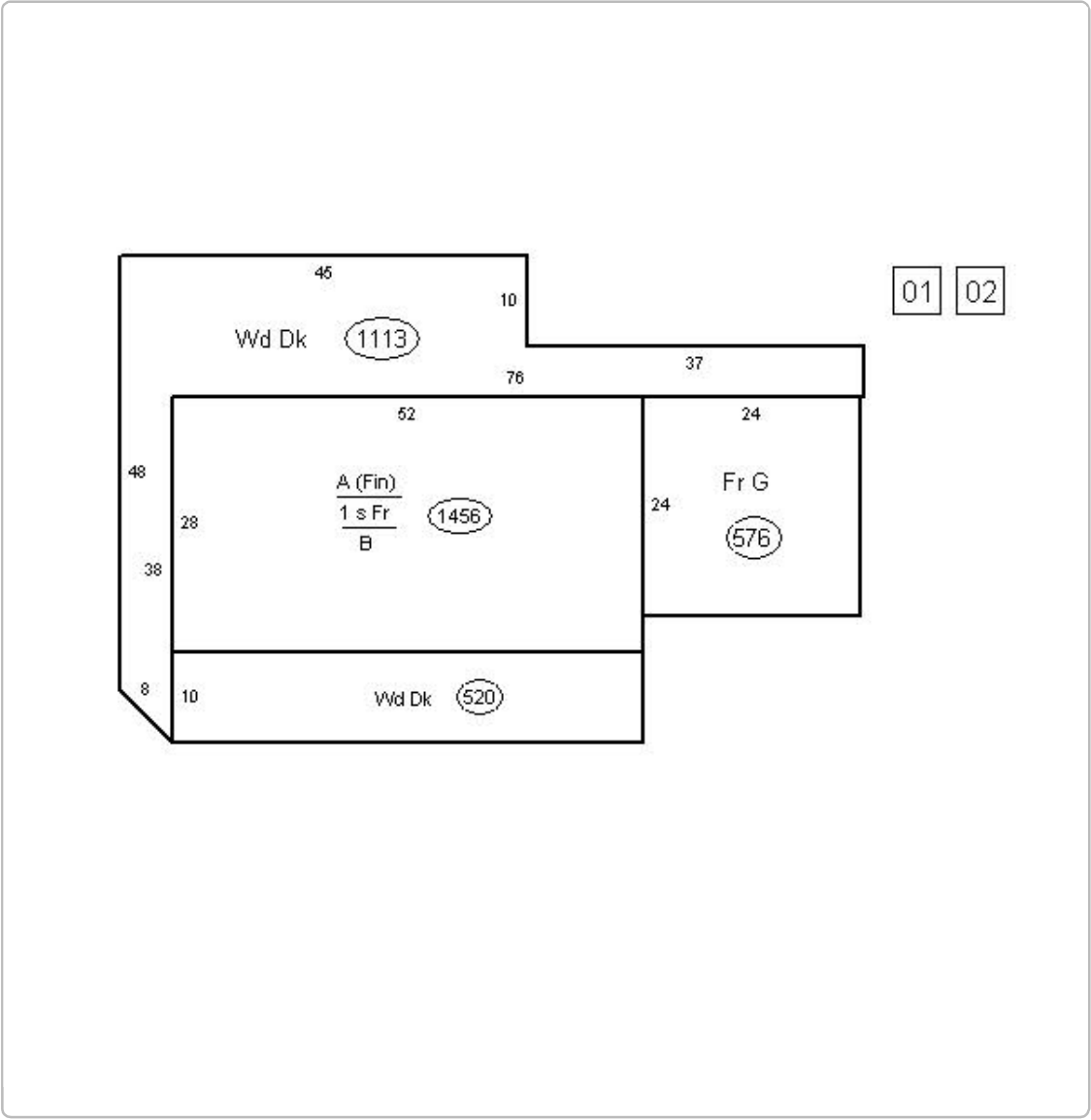
Property History

Create Year	Date	Effective Date	Event	Related Tax ID #	Instrument Desc	Notes
2015	8/26/2013 12:01:00 PM	8/23/2013 12:00:00 AM	S2	<a href="#">115-05-33-200-017</a>		Instrument Type: Warranty Deed From Deeded Owner: STRAIN CHRISTOPHER M & JANA L STRAIN

Payments (2020-2024) - Treasurer's Office

Year	Receipt #	Transaction Date	Amount
2023 Pay 2024	2497455	11/12/2024	\$991.56
2023 Pay 2024	2440941	5/8/2024	\$991.56
2022 Pay 2023	2384178	11/13/2023	\$999.38
2022 Pay 2023	2337000	5/9/2023	\$999.38
2021 Pay 2022	2280667	11/7/2022	\$933.41
2021 Pay 2022	2226529	5/5/2022	\$933.41
2020 Pay 2021	2176689	11/8/2021	\$894.72
2020 Pay 2021	2130908	5/10/2021	\$894.72
2019 Pay 2020	2067073	11/5/2020	\$894.29
2019 Pay 2020	2045296	5/8/2020	\$894.29

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, Exemptions - Auditor's Office, Photos - Assessor's Office.

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Developed by

 **SCHNEIDER**  
GEOSPATIAL

6480 Timbercrest Ln

West Terre Haute, IN 47885

Strain Christopher M & Jana L

6480 Timbercrest Ln  
West Terre Haute, IN 47885

Spring Due by 05/12/2025: \$981.96

Fall Due by 11/10/2025: \$981.96

\$1,963.92

Total Due ⓘ

Property Information

Tax Year/Pay Year	Homestead Credit Filed?
2024 / 2025	Yes
Parcel Number	Over 65 Circuit Breaker?
84-05-33-200-021.000-021	No
Duplicate Number	Legal Description
1509557	Note: Not to be used on legal documents
Property Type	TIMBERCREST SUB UNREC EXC SE PRT 2011014288 33-12-10 LOT 15
Real	3.10 AC
Tax Unit / Description	Section-Township-Range
21 - Sugar Creek Township	33, 12, 10
Property Class	Parcel Acres
RESIDENTIAL ONE FAMILY DWELLING ON A PLATTED LOT	3.1
Mortgage Company	Lot Number
None	15
TIF	Block/Subdivision
None	No info

Billing

Detail

	Tax Bill	Adjustments	Balance
Spring Tax:	\$981.96	\$0.00	\$981.96
Spring Penalty:	\$0.00	\$0.00	\$0.00
Spring Annual:	\$0.00	\$0.00	\$0.00
Fall Tax:	\$981.96	\$0.00	\$981.96
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
Certified to Court:	\$0.00	\$0.00	\$0.00



	Tax Bill	Adjustments	Balance
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:	\$185.98	\$0.00	\$185.98
Over 65 CB Credit:	\$0.00	\$0.00	\$0.00
Tax and Penalty:			\$1,963.92
Other Assess (+):			\$0.00
Fees (+):			\$0.00
Cert to Court (-):			\$0.00
Subtotal:			\$1,963.92
Receipts:			\$0.00
Total Due:			\$1,963.92
Surplus Transfer:			\$0.00
Account Balance:			\$1,963.92

Payments

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

Tax History

Pay Year	Spring	Fall	Delinquencies	Total Tax	Payments
<a href="#">2025</a>	\$981.96	\$981.96	\$0.00	\$1,963.92	\$0.00
<a href="#">2024</a>	\$991.56	\$991.56	\$0.00	\$1,983.12	\$1,983.12
<a href="#">2023</a>	\$999.38	\$999.38	\$0.00	\$1,998.76	\$1,998.76
<a href="#">2022</a>	\$933.41	\$933.41	\$0.00	\$1,866.82	\$1,866.82
<a href="#">2021</a>	\$894.72	\$894.72	\$0.00	\$1,789.44	\$1,789.44
<a href="#">2020</a>					
<a href="#">2019</a>					

Tax Overview

Current Tax Summary

Tax Summary Item	2024	2025
1. Gross assessed value of property		
1a. Gross assessed value of land and improvements	\$164,300	\$173,900
1b. Gross assessed value of all other residential property	\$0	\$4,500
1c. Gross assessed value of all other property	\$8,900	\$0
2. Equals total gross assessed value of property	\$173,200	\$178,400
2a. Minus deductions	(\$94,520)	(\$95,212)
3. Equals subtotal of net assessed value of property	\$78,680	\$83,188
3a. Multiplied by your local tax rate	2.5514	2.5844
4. Equals gross tax liability	\$2,007.45	\$2,149.90
4a. Minus local property tax credits	\$0.00	\$0.00
4b. Minus savings due to property tax cap	(\$24.33)	(\$185.98)
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	\$1,983.12	\$1,963.92

Assessed Values as of 01/01/2024

Land Value	\$18,600
Improvements	\$159,800

Exemptions / Deductions

Description	Amount
Homestead Credit	\$48,000.00
Supplemental HSC	\$47,212.00
Count: 2	\$95,212.00

Other Assessments

Assessment Name	Billing	Adjustments	Balance
No data			

History

Property

Event	Date	Effective Date	Create Year	Related Parcel Number	Book	Page	Doc Nbr
New from Split	08/26/2013	08/23/2013	2015	<a href="#">84-05-33-200-017.000-021</a>	No Info	No Info	2013010880

Transfer


Transferred From	Transfer Date	Reference Number	Document Number	Book	Page
No data					





OCT 28 2011

*Timothy M. Spence*  
VIGO COUNTY AUDITOR

2011014288 CORP WD \$20.00  
10/28/2011 09:09:36A 3 PGS  
NANCY S. ALLSUP  
VIGO County Recorder IN  
Recorded as Presented  


**CORPORATE WARRANTY DEED**

THIS INDENTURE WITNESSETH, THAT **TERRE HAUTE SAVINGS BANK**, by J. Bart Colwell, President, an Indiana Banking Corporation, Grantor, CONVEYS AND WARRANTS to **CHRISTOPHER M STRAIN and JANA L. STRAIN**, Grantees, of Vigo County, State of Indiana, for and in consideration of the sum of One and 00/100 (\$1.00) Dollar and other valuable consideration, the receipt whereof is hereby acknowledged, the following described real estate in Vigo County, State of Indiana, to-wit:

Lot 15 of an unrecorded subdivision called "Timbercrest" recorded in Misc. Record 175, page 479, located in the East Half of Section 33, Township 12 North, Range 10 West, 2<sup>nd</sup> P.M., Sugar Creek Township, Vigo County, Indiana, more specifically described as follows: Commencing at a stone on the East Quarter Corner of said Section; thence north 00 degrees 33 minutes 20 seconds east along the east Section Line 346.59 feet to a set tee stake. Said tee stake has a stainless steel cap engraved thereon "Property Line, S0030, 1975". Said monument hereafter called tee stake, said point is the point of beginning and is a common corner for Lots 6 and 15; thence north 88 degrees 21 minutes 30 seconds west 231.70 feet to a found pin with an aluminum cap located on a small dam, said monument hereafter called cap; thence south 87 degrees 15 minutes 00 seconds west 49.10 feet; thence north 33 degrees 33 minutes 30 seconds west 210.55 feet to a set tee stake; thence continuing north 33 degrees 33 minutes 30 seconds west 354.00 feet to a set tee stake; thence continuing north 33 degrees 33 minutes 30 seconds west 20.15 feet to a found number 4 rebar; thence north 63 degrees 20 minutes 30 seconds east 104.14 feet to a found large spike nail, hereafter called nail; thence north 34 degrees 23 minutes 40 seconds east 115.53 feet to a found ¾ inch pipe; thence south 36 degrees 29 minutes 20 seconds east 21.17 feet to a set tee stake, said point hereafter called point 284; thence continuing south 36 degrees 29 minutes 20 seconds east 72.67 feet to a set tee stake, said point hereafter called point 276; thence south 43 degrees 54 minutes 10 seconds east 50.00 feet to a set tee stake, said point hereafter called point 285; thence continuing south 43 degrees 54 minutes 10 seconds east 48.72 feet to a found 1 inch pipe; thence south 44 degrees 28 minutes 50 seconds east 76.97 feet to a found ½ inch pipe; thence south 44 degrees 13 minutes 00 seconds east 86.54 feet to a found 1 inch pipe; thence south 44 degrees 08 minutes 10 seconds east 109.32 feet to a found ½ inch pipe; thence north 60 degrees 56 minutes 30 seconds east 139.26 feet to a found 1 inch pipe; thence north 58 degrees 54 minutes 40 seconds east 14.81 feet to a found ¾ inch pipe; thence south 00 degrees 33 minutes 20

2

seconds west along the east Section Line 366.93 feet to the point of beginning. Said Lot 15 contains 4.40 acres, more or less.

All rights, privileges, assignments and easements for ingress, egress and utilities as contained in that certain deed from Daniel J. McGlone and Kelley M. McGlone, husband and wife, to Michael H. Burt and Carla R. Burt, husband and wife, dated March 10, 2003, and recorded March 12, 2003, as Instrument Number 200306803 of the records of the Recorder's Office of Vigo County, Indiana, and also subject to the easements and reservations contained in said deed including being subject to an ingress-egress and utility easement for access to Lot 3, 30 feet wide and on the right of the following line: Beginning at point 284; thence to point 276; thence to point 285.

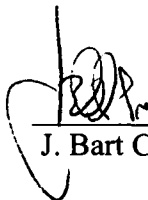
Subject to Easements, covenants, conditions and restrictions, and set-back lines set forth in unrecorded plat for Timbercrest as set forth in Misc. Record 175, page 479.


Commonly known as: 6480 Timbercrest Lane, West Terre Haute, IN 47885  
State Parcel Number: 84-05-33-200-017.000-021

The undersigned person executing this deed on behalf of Grantor represents and certifies that he is duly elected officer of Grantor and has been fully empowered by the Grantor to execute and deliver this deed; thence Grantor has full corporate capacity to convey the real estate described herein; and that all necessary corporate action for the making of such conveyance has been taken and done.

IN WITNESS WHEREOF, the said grantor above named, TERRE HAUTE SAVINGS BANK, by J. Bart Colwell, President, an Indiana Banking Corporation has executed this deed this 25 day of October, 2011.

TERRE HAUTE SAVINGS BANK,  
an Indiana Banking Corporation

  
\_\_\_\_\_  
J. Bart Colwell, President

  
\_\_\_\_\_  
Sondra K. Cress,  
Executive Vice President & Secretary

ATTESTED:

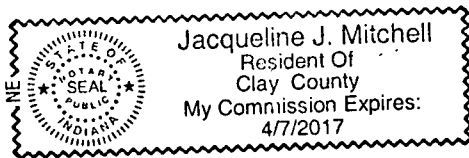


3

STATE OF INDIANA )  
 )SS:  
COUNTY OF Vigo )

Before me, the undersigned, a Notary Public, in and for said County and State, this 25 day of October, 2011, personally appeared the within named: **TERRE HAUTE SAVINGS BANK**, by J. Bart Colwell, President, an Indiana Banking Corporation, and acknowledged the execution voluntary act and deed, and, being first duly sworn upon his oath stated that the representations contained in said deed are true.

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



Jacqueline J. Mitchell  
Notary Public

\_\_\_\_\_  
Printed Name

My Commission Expires: \_\_\_\_\_

My County of Residence: \_\_\_\_\_

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

Margaret A. Berry

This instrument prepared by: Margaret A. Berry, Attorney at Law, 6445 W State Road 340, Brazil, IN 47384. (812) 448-8250

Grantee's Address: Christopher & Jana Strain  
6480 Timbercrest Lane WTH, IN 47895

Mailing Address: SAME

AUG 23 2013

WARRANTY DEED



*Timothy M. Strain*  
VIGO COUNTY, INDIANA **THIS INSTRUMENT WITNESSETH:** That CHRISTOPHER M. STRAIN

and JANA L. STRAIN, husband and wife, of Vigo County, in the State of Indiana,  
CONVEY AND WARRANT to DANIEL J. McGLONE and KELLY M.

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

Part of Lot 15 of an unrecorded subdivision called "Timbercrest"  
recorded in Misc. Record 175, page 479, located in the East Half of  
Section 33, Township 12 North, Range 10 West, 2<sup>nd</sup> P.M., Sugar Creek  
Township, Vigo County, Indiana.

That part of Lot 15 herein conveyed is more specifically described as  
follows: Commencing at a stone on the East Quarter Corner of said  
Section; thence north 00 degrees 33 minutes 20 seconds east along the  
east Section Line 346.59 feet to a set tee stake. Said tee stake has a  
stainless steel cap engraved thereon "Property Line, S0030, 1975".  
Said monument hereafter called tee stake, said point is the point of  
beginning and is a common corner for Lots 6 and 15; thence north 88  
degrees 21 minutes 30 seconds west 231.70 feet to a found pin with an  
aluminum cap located on a small dam, said monument hereafter called  
cap; thence south 87 degrees 15 minutes 00 seconds west 49.10 feet;  
thence in a northeasterly direction to a found ½ inch pipe which is the  
southernmost point in common for lots 15 and 3; thence north 60  
degrees 56 minutes 30 seconds east 139.26 feet to a found 1 inch pipe;  
thence north 58 degrees 54 minutes 40 seconds east 14.81 feet to a  
found ¾ inch pipe; thence south 00 degrees 33 minutes 20 seconds west  
along the east Section Line 366.93 feet to the point of beginning. Said  
above-described parcel containing 1.30 acres, more or less.

All rights, privileges, assignments and easements for ingress, egress  
and utilities as contained in that certain deed from Daniel J. McGlone  
and Kelly M. McGlone, husband and wife, to Michael H. Burt and  
Carla R. Burt, husband and wife, dated March 10, 2003, and recorded

March 12, 2003, as Instrument Number 200306803 of the records of the Recorder's Office of Vigo County, Indiana, and also subject to the easements and reservations contained in said deed including being subject to an ingress-egress and utility easement for access to Lot 3, 30 feet wide and on the right of the following line: Beginning at point 284; thence to point 276; thence to point 285.

Subject to Easements, covenants, conditions and restrictions, and set-back lines set forth in unrecorded plat for Timbercrest as set forth in Misc. Record 175, page 479.

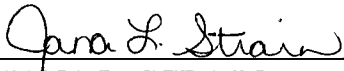
The above-described parcel is part of lot 15, commonly known as: 6480 Timbercrest Lane, West Terre Haute, IN 47885, State Parcel Number: 84-05-33-200-017.000-021.

IN WITNESS WHEREOF, The said grantors above named

CHRISTOPHER M. STRAIN AND JANA L. STRAIN, husband and wife, have

hereunto set their hands and seals this 6<sup>th</sup> day of August, 2013.

 (Seal)  
CHRISTOPHER M. STRAIN

 (Seal)  
JANA L. STRAIN

STATE OF INDIANA     )  
                                  ) SS:  
COUNTY OF VIGO     )


Before me, the undersigned, a Notary Public, in and for said County and State, this 6<sup>th</sup> day of August, 2013, personally appeared the within named CHRISTOPHER M. STRAIN AND JANA L. STRAIN, husband and wife, Grantors in the above conveyance, and acknowledged the execution of the same to be their voluntary act.




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

My Commission expires:

10/12/2017

  
\_\_\_\_\_  
Notary Public Jane Benell  
Resident of ~~Vigo~~ County, Indiana  
Parke

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

  
\_\_\_\_\_  
Jane Benell

Mail to: 6390 Timbercrest Ln, W Terre Haute IN 47885

This instrument prepared by: Gerald H. McGlone, McGLONE LAW., 1717 South  
3<sup>rd</sup> Street, Terre Haute, Indiana 47802.



Return To:  
Document Management  
Quicken Loans, LLC  
1050 Woodward Ave  
Detroit, MI 48226-1906

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## Mortgage

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67556378 - 5725838

MIN 100039034522862426  
3452286242

### Definitions

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) **"Security Instrument"** means this document, which is dated May 15, 2020 together with all Riders to this document.
- (B) **"Borrower"** is Christopher M. Strain and Jana L. Strain, husband and wife

Borrower is the mortgagor under this Security Instrument.

5260607667

INDIANA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS  
VMP ®  
Wolters Kluwer Financial Services

Form 3015 1/01  
VMP6A(IN) (1302).00  
Page 1 of 17



q03452286242 0233 428 0117

- (C) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the Mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and MERS has a mailing address of P.O. Box 2026, Flint, MI 48501-2026; a street address of 1901 E Voorhees Street, Suite C, Danville, IL 61834. The MERS telephone number is (888) 679-MERS.
- (D) **"Lender"** is Quicken Loans, LLC

Lender is a Corporation  
 organized and existing under the laws of the State of Michigan  
 Lender's address is 1050 Woodward Ave, Detroit, MI 48226-1906

- (E) **"Note"** means the promissory note signed by Borrower and dated May 15, 2020. The Note states that Borrower owes Lender One Hundred Thirty Seven Thousand Three Hundred and 00/100 Dollars (U.S. \$ 137,300.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1, 2035.
- (F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) **"Loan"** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (H) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:
- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider                               |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider                                |
| <input type="checkbox"/> VA Rider              | <input type="checkbox"/> Biweekly Payment Rider         | <input checked="" type="checkbox"/> Other(s) [specify]<br>Legal Attached |
- (I) **"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.
- (J) **"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.
- (K) **"Electronic Funds 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, wire transfers, and automated clearinghouse transfers.



- ## Transfer of Rights in the Property

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

Tax Parcel Num:84-05-33-200-006.000-021;84-05-33-200-021.000-021



Parcel ID Number:  
6480 Timbercrest Ln  
West Terre Haute  
("Property Address"):

which currently has the address of  
[Street]  
[City], Indiana 47885-9066 [Zip Code]

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

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

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

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

**1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.**

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, 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 federal agency, instrumentality, or entity; or (d) Electronic Funds 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 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.





- 2. Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

- 3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) 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 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.



The Funds shall be held in an institution whose deposits are insured by a 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 shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

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

- 4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

- 5. Property Insurance.** Borrower shall keep the improvements now existing or hereafter 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 and floods, for which Lender requires insurance. This insurance shall be maintained 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. The insurance carrier providing the insurance shall be chosen by



Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, 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 which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or 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. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts 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 shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall 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, provided that such inspection shall 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. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall 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 shall be applied in the order provided for in Section 2.

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 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any

insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) 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, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall 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 shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.
7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall 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 shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall 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. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

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

8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower 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. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.
9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding 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 which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) 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 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 can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its 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, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

- 10. Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall 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 shall 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 shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by any 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 shall 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 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

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 are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. 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, any purchaser of the Note, 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. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

- (A) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.
- (B) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights 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.

**11. Assignment of Miscellaneous Proceeds; Forfeiture.** All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall 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. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall 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 shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall 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 in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.



In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun 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 19, 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. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

- 12. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall 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, shall not be a waiver of or preclude the exercise of any right or remedy.
- 13. Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.



- 14. Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall 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.

If the Loan is subject to a law which 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: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) 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). 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.

- 15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

- 16. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.



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

**18. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "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 at a future date to a purchaser.

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, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to Section 22 of this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall 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: (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 federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. 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. If the Note is sold



and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

- 21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall 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 shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) 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, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which 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 shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.





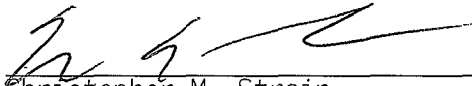
NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

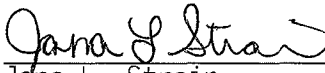
- 22. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) 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. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option 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 shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 23. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.
- 24. Waiver of Valuation and Appraisement.** Borrower waives all right of valuation and appraisement.



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

**Borrower**

  
Christopher M. Strain  
05/15/2020  
**Date**  
(Seal)

  
Jana L. Strain  
05/15/2020  
**Date**  
(Seal)

\_\_\_\_\_  
**Date**  
(Seal)

\_\_\_\_\_  
**Date**  
(Seal)

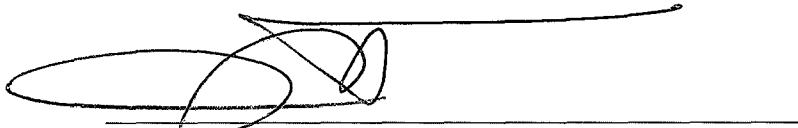
☐ Refer to the attached *Signature Addendum* for additional parties and signatures.

**Acknowledgment**

**State of** Indiana

**County of** Vigo

This instrument was acknowledged before me on May 15, 2020 by  
Christopher M. Strain and Jana L. Strain



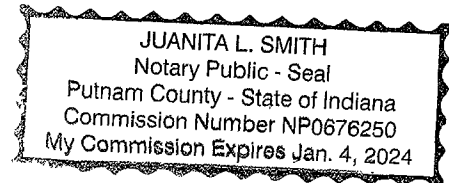
Notary Public

Notary County: Putnam

My commission expires: 1-4-24

This instrument was prepared by: George Bricolas  
1050 Woodward Ave  
Detroit, MI 48226-1906  
(313)373-0000

Mail Tax Statements To: 6480 Timbercrest Ln  
West Terre Haute, IN 47885-9066



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.

George Bricolas

Loan origination organization Quicken Loans, LLC

NMLS ID 3030

Loan originator Nicholas Franzone

NMLS ID 1054026

INDIANA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS  
VMP ©  
Wolters Kluwer Financial Services

Form 3015 1/01  
VMP6A(IN) (1302).00  
Page 17 of 17



## EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 84-05-33-200-006.000-021, 84-05-33-200-021.000-021

Land situated in the County of Vigo in the State of IN

### PARCEL ONE:

LOT 15 OF AN UNRECORDED SUBDIVISION CALLED "TIMBERCREST" RECORDED IN MISC. RECORD 175, PAGE 479, LOCATED IN THE EAST HALF OF SECTION 33, TOWNSHIP 12 NORTH, RANGE 10 WEST, 2ND P. M., SUGAR CREEK TOWNSHIP, VIGO COUNTY, INDIANA, MORE SPECIFICALLY DESCRIBED AS FOLLOWS: COMMENCING AT A STONE ON THE EAST QUARTER CORNER OF SAID SECTION; THENCE NORTH 00 DEGREES 33 MINUTES 20 SECONDS EAST ALONG THE EAST SECTION LINE 346.59 FEET TO A SET TEE STAKE. SAID TEE STAKE HAS A STAINLESS STEEL CAP ENGRAVED THEREON "PROPERTY LINE, S0030, 1975". SAID MONUMENT HEREAFTER CALLED TEE STAKE, SAID POINT IS THE POINT OF BEGINNING AND IS A COMMON CORNER FOR LOTS 6 AND 15; THENCE NORTH 88 DEGREES 21 MINUTES 30 SECONDS WEST 231.70 FEET TO A FOUND PIN WITH AN ALUMINUM CAP LOCATED ON A SMALL DAM, SAID MONUMENT HEREAFTER CALLED CAP; THENCE SOUTH 87 DEGREES 15 MINUTES 00 SECONDS WEST 49.10 FEET; THENCE NORTH 33 DEGREES 33 MINUTES 30 SECONDS WEST 210.55 FEET TO A SET TEE STAKE; THENCE CONTINUING NORTH 33 DEGREES 33 MINUTES 30 SECONDS WEST 354.00 FEET TO A SET TEE STAKE; THENCE CONTINUING NORTH 33 DEGREES 33 MINUTES 30 SECONDS WEST 20.15 FEET TO A FOUND NUMBER 4 REBAR; THENCE NORTH 63 DEGREES 20 MINUTES 30 SECONDS EAST 104.14 FEET TO A FOUND LARGE SPIKE NAIL, HEREAFTER CALLED NAIL; THENCE NORTH 34 DEGREES 23 MINUTES 40 SECONDS EAST 115.53 FEET TO A FOUND 3/4 INCH PIPE; THENCE SOUTH 36 DEGREES 29 MINUTES 20 SECONDS EAST 21.17 FEET TO A SET TEE STAKE, SAID POINT HEREAFTER CALLED POINT 284; THENCE CONTINUING SOUTH 36 DEGREES 29 MINUTES 20 SECONDS EAST 72.67 FEET TO A SET TEE STAKE, SAID POINT HEREAFTER CALLED POINT 276; THENCE SOUTH 43 DEGREES 54 MINUTES 10 SECONDS EAST 50.00 FEET TO A SET TEE STAKE, SAID POINT HEREAFTER CALLED POINT 285; THENCE CONTINUING SOUTH 43 DEGREES 54 MINUTES 10 SECONDS EAST 48.72 FEET TO A FOUND 1 INCH PIPE; THENCE SOUTH 44 DEGREES 28 MINUTES 50 SECONDS EAST 76.97 FEET TO A FOUND 1/2 INCH PIPE; THENCE SOUTH 44 DEGREES 13 MINUTES 00 SECONDS EAST 86.54 FEET TO A FOUND 1 INCH PIPE; THENCE SOUTH 44 DEGREES 08 MINUTES 10 SECONDS EAST 109.32 FEET TO A FOUND 1/2 INCH PIPE; THENCE NORTH 60 DEGREES 56 MINUTES 30 SECONDS EAST 139.26 FEET TO A FOUND 1 INCH PIPE; THENCE NORTH 58 DEGREES 54 MINUTES 40 SECONDS EAST 14.81 FEET TO A FOUND 3/4 INCH PIPE; THENCE SOUTH 00 DEGREES 33 MINUTES 20 SECONDS WEST ALONG THE EAST SECTION LINE 366.93 FEET TO THE POINT OF BEGINNING. SAID LOT 15 CONTAINS 4.40 ACRES, MORE OR LESS.

ALL RIGHTS, PRIVILEGES, ASSIGNMENTS AND EASEMENTS FOR INGRESS, EGRESS AND UTILITIES AS CONTAINED IN THAT CERTAIN DEED FROM DANIEL J. MCGLOONE AND KELLEY M. MCGLOONE, HUSBAND AND WIFE, TO MICHAEL H. BURT AND CARLA R. BURT, HUSBAND AND WIFE, DATED MARCH 10, 2003,

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REGION: Vigo County, IN  
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<a href="#">2013010639</a>	Vigo	08/19/2013	MORT : MORTGAGE	<b>STRAIN, CHRISTOPHER M</b> <a href="#">Search</a>  <a href="#">Search</a> STRAIN, JANA L <a href="#">Search</a> RIDDELL NATIONAL BANK	<a href="#">Search</a> 33-12N- 10W SE NE

Document Details	County	Date	Type	Name	Legal
<a href="#">2013010880</a>	Vigo	08/23/2013	DEED : WARRANTY DEED	<b>STRAIN, CHRISTOPHER M</b> <a href="#">Search</a>  <a href="#">Search</a> STRAIN, JANA L <a href="#">Search</a> MCGLONE, DANIEL J <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> Lot 15 TIMBERCREST
<a href="#">2013011692</a>	Vigo	09/06/2013	REL : MORTGAGE RELEASE	<b>STRAIN, CHRISTOPHER M</b> <a href="#">Search</a>  <a href="#">Search</a> STRAIN, JANA L <a href="#">Search</a> RIDDELL NATIONAL BANK	
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<a href="#">2016008621</a>	Vigo	08/24/2016	MORT : MORTGAGE	<b>STRAIN, CHRISTOPHER M</b> <a href="#">Search</a>  <a href="#">Search</a> STRAIN, JANA L <a href="#">Search</a> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS <a href="#">Search</a> QUICKEN LOANS INC	<a href="#">Search</a> Lot 15 TIMBERCREST
<a href="#">2016009705</a>	Vigo	09/26/2016	REL : MORTGAGE RELEASE	<b>STRAIN, CHRISTOPHER M</b> <a href="#">Search</a>  <a href="#">Search</a> STRAIN, JANA L <a href="#">Search</a> RIDDELL NATIONAL BANK	
<a href="#">2020006252</a>	Vigo	05/28/2020	REL : MORTGAGE RELEASE	<b>STRAIN, CHRISTOPHER M</b> <a href="#">Search</a>  <a href="#">Search</a> STRAIN, JANA L <a href="#">Search</a> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS <a href="#">Search</a> QUICKEN LOANS INC	
<a href="#">2020006378</a>	Vigo	06/01/2020	MORT : MORTGAGE	<b>STRAIN, CHRISTOPHER M</b> <a href="#">Search</a>  <a href="#">Search</a> STRAIN, JANA L <a href="#">Search</a> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS <a href="#">Search</a> QUICKEN LOANS LLC	<a href="#">Search</a> Lot 15 TIMBERCREST
<a href="#">2022003241</a>	Vigo	03/11/2022	DEED : WARRANTY DEED	<b>STRAIN, CHRISTOPHER</b> <a href="#">Search</a>  <a href="#">Search</a> HACKETT, MELISSA JO <a href="#">Search</a> STRAIN, JANA	<a href="#">Search</a> 4-13N-9W SW <a href="#">Search</a> 9-13N-9W NW NW <a href="#">Search</a> 4-13N-9W SW <a href="#">Search</a> 4-13N-9W SW <a href="#">see details for more</a>

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<a href="#">200306803</a>	Vigo	03/12/2003	DEED : WARRANTY DEED	<a href="#">Search</a> MCGLONE, DANIEL J <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> BURT, CARLA R <a href="#">Search</a> BURT, MICHAEL H	<a href="#">Search</a> Lot 15 Block 0 TIMBERCREST
<a href="#">200306804</a>	Vigo	03/12/2003	MORT : MORTGAGE	<a href="#">Search</a> BURT, CARLA R <a href="#">Search</a> BURT, MICHAEL H <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	<a href="#">Search</a> Lot 15 Block 0 TIMBERCREST
<a href="#">2003030561</a>	Vigo	10/07/2003	MORT : MORTGAGE	<a href="#">Search</a> BURT, CARLA R <a href="#">Search</a> BURT, MICHAEL H	<a href="#">Search</a> Lot 15 TIMBERCREST
<a href="#">2003030562</a>	Vigo	10/07/2003	MORT : MORTGAGE	<a href="#">Search</a> BURT, CARLA R <a href="#">Search</a> BURT, MICHAEL H <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	<a href="#">Search</a> Lot 15 TIMBERCREST
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<a href="#">2011000948</a>	Vigo	01/25/2011	DEED : WARRANTY DEED	<a href="#">Search</a> BURT, CARLA R <a href="#">Search</a> BURT, MICHAEL H <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	<a href="#">Search</a> Lot 15 TIMBERCREST
<a href="#">2011014288</a>	Vigo	10/28/2011	DEED : CORPORATE WARRANTY DEED	<a href="#">Search</a> TERRE HAUTE SAVINGS BANK <a href="#">Search</a> STRAIN, CHRISTOPHER M <a href="#">Search</a> STRAIN, JANA L	<a href="#">Search</a> Lot 15 TIMBERCREST
<a href="#">2012005691</a>	Vigo	04/12/2012	MORT : MORTGAGE	<a href="#">Search</a> STRAIN, CHRISTOPHER M <a href="#">Search</a> STRAIN, JANA L <a href="#">Search</a> RIDDELL NATIONAL BANK	<a href="#">Search</a> Lot 15 TIMBERCREST
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<a href="#">2016008621</a>	Vigo	08/24/2016	MORT : MORTGAGE	<a href="#">Search</a> STRAIN, CHRISTOPHER M <a href="#">Search</a> STRAIN, JANA L <a href="#">Search</a> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS <a href="#">Search</a> QUICKEN LOANS INC	<a href="#">Search</a> Lot 15 TIMBERCREST
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<a href="#">9620094</a>	Vigo	12/27/1996	MORT : MORTGAGE	<b>MCGLONE, DANIEL JOHN</b> <a href="#">Search</a>  <a href="#">Search</a> MCGLONE, KELLY MARIE <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	<a href="#">Search</a> <a href="#">Search</a>
<a href="#">Book 442, Page 211</a>	Vigo	01/21/1997	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a>  <a href="#">Search</a> DRUMMOND, DOROTHY W <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> 33-12N-10W <a href="#">Search</a> <a href="#">Search</a>
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<a href="#">971142</a>	Vigo	01/28/1997	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a>  <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	<a href="#">Search</a> <a href="#">Search</a> <a href="#">Search</a>
<a href="#">977883</a>	Vigo	06/06/1997	MORT : MORTGAGE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a>  <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	<a href="#">Search</a> 34-12N-10W <a href="#">Search</a>

Document Details	County	Date	Type	Name	Legal
<a href="#">Book 442, Page 1917</a>	Vigo	06/06/1997	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> DRUMMOND, DOROTHY W <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> <a href="#">Search</a> 34-12N-10W
<a href="#">Book 442, Page 1949</a>	Vigo	06/10/1997	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> MCGLONE, DANIEL J <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> <a href="#">Search</a> 34-12N-10W
<a href="#">978647</a>	Vigo	06/18/1997	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL JOHN</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY MARIE <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	<a href="#">Search</a> <a href="#">Search</a> <a href="#">Search</a>
<a href="#">Book 442, Page 2131</a>	Vigo	06/23/1997	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL JOHN</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY MARIE <a href="#">Search</a> ANTONAK, CAROL C <a href="#">Search</a> ANTONAK, RICHARD F	<a href="#">Search</a>
<a href="#">9710553</a>	Vigo	07/21/1997	MISC : AGREEMENT	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> KIRKHAM HARDWOODS INC	<a href="#">Search</a> <a href="#">Search</a> 34-12N-10W <a href="#">Search</a>
<a href="#">9710554</a>	Vigo	07/21/1997	MISC : AGREEMENT	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> KIRKHAM HARDWOODS INC	<a href="#">Search</a> <a href="#">Search</a>
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<a href="#">Book 442, Page 2626</a>	Vigo	07/24/1997	DEED : QUIT CLAIM DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> BRUST, MARY JANE <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> <a href="#">Search</a> 36-12N-10W

Document Details	County	Date	Type	Name	Legal
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<a href="#">Book 442, Page 2628</a>	Vigo	07/24/1997	DEED : QUIT CLAIM DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MARATHON OIL COMPANY <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> SCHULTZ, DENNIS D <a href="#">see details for more</a>	<a href="#">Search</a>
<a href="#">Book 442, Page 2629</a>	Vigo	07/24/1997	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MARATHON OIL COMPANY <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> SCHULTZ, DENNIS D <a href="#">see details for more</a>	<a href="#">Search</a> <a href="#">Search</a> 36-12N-10W
<a href="#">9715515</a>	Vigo	10/06/1997	MISC : LAND CONTRACT	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, EDWARD <a href="#">Search</a> MCGLONE, GERALD <a href="#">Search</a> MCGLONE, JAMES <a href="#">see details for more</a>	<a href="#">Search</a> <a href="#">Search</a> <a href="#">Search</a>
<a href="#">Book 442, Page 4737</a>	Vigo	12/22/1997	DEED : QUIT CLAIM DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> SCHULTZ, DENNIS D <a href="#">Search</a> SCHULTZ, PATRICIA A	<a href="#">Search</a> 36-12N-10W <a href="#">Search</a>
<a href="#">Book 442, Page 4738</a>	Vigo	12/22/1997	DEED : QUIT CLAIM DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> SCHULTZ, DENNIS D <a href="#">Search</a> SCHULTZ, PATRICIA A	<a href="#">Search</a> <a href="#">Search</a> 36-12N-10W
<a href="#">985147</a>	Vigo	03/30/1998	MORT : MORTGAGE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	<a href="#">Search</a> <a href="#">Search</a> 34-12N-10W

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<a href="#">Book 443, Page 2062</a>	Vigo	06/09/1998	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> LYON, JERRY W II <a href="#">Search</a> LYON, TAMMY D <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> 34-12N- <a href="#">Search</a> 10W
<a href="#">9818826</a>	Vigo	10/28/1998	MORT : MORTGAGE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	<a href="#">Search</a> 33-12N- <a href="#">Search</a> 10W
<a href="#">9819706</a>	Vigo	11/10/1998	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	<a href="#">Search</a> <a href="#">Search</a> <a href="#">Search</a>
<a href="#">9912387</a>	Vigo	07/09/1999	MISC : PROMISSORY NOTE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> SMITH, JAMES R	
<a href="#">9912388</a>	Vigo	07/09/1999	MORT : MORTGAGE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> SMITH, JAMES R	<a href="#">Search</a> Lot 26 Block 0 RATCLIFFE & STIMSONS ADD
<a href="#">200814</a>	Vigo	11/16/1999	UCC : FINANCING STATEMENT	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> NEW HOLLAND CREDIT COMPANY	
<a href="#">Book 444, Page 6704</a>	Vigo	12/08/1999	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> DECKER, DAVID D <a href="#">Search</a> DECKER, MICHAEL G	<a href="#">Search</a> 33-12N- 10W
<a href="#">Book 445, Page 1285</a>	Vigo	02/24/2000	DEED : QUIT CLAIM DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> SCHULTZ, DENNIS D <a href="#">Search</a> SCHULTZ, PATRICIA A <a href="#">Search</a> MCGLONE, KELLY M <a href="#">see details for more</a>	<a href="#">Search</a> 36-12N- 10W NW

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<a href="#">Book 445, Page 3823</a>	Vigo	06/02/2000	DEED : COMMISSIONER'S DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MULLINS, DIANNE E <a href="#">Search</a> MULLINS, WARREN F	<a href="#">Search</a> 22-12N-9W NE
<a href="#">200125447</a>	Vigo	12/04/2001	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> NATIONSCREDIT FINANCIAL SERVICES CO	<a href="#">Search</a> 11-11N-9W SE
<a href="#">200125450</a>	Vigo	12/04/2001	MORT : MORTGAGE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> UNION PLANTERS BANK	<a href="#">Search</a> 11-11N-8W SE
<a href="#">200125605</a>	Vigo	12/05/2001	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> PETTY, PAUL MARIS	<a href="#">Search</a> Lot 106 Block 0 ROSES SUB
<a href="#">200125612</a>	Vigo	12/05/2001	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> PETTY, MICHAEL ROSS	<a href="#">Search</a> Lot 106 Block 0 ROSES SUB
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Document Details	County	Date	Type	Name	Legal
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<a href="#">200204324</a>	Vigo	02/20/2002	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> UNION PLANTERS BANK NA	
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<a href="#">200306803</a>	Vigo	03/12/2003	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> BURT, CARLA R <a href="#">Search</a> BURT, MICHAEL H	<a href="#">Search</a> Lot 15 Block 0 TIMBERCREST

Document Details	County	Date	Type	Name	Legal
<a href="#">200320406</a>	Vigo	07/15/2003	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCILROY, ROBERT N <a href="#">Search</a> MCGLONE, GERALD H <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> 3-11N-10W SW
<a href="#">200320407</a>	Vigo	07/15/2003	MORT : MORTGAGE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, GERALD H <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> UNION PLANTERS BANK NA	<a href="#">Search</a> 3-11N-10W SW
<a href="#">2003030185</a>	Vigo	10/02/2003	DEED : QUIT CLAIM DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> LEWIS, DENISE	<a href="#">Search</a> Lot 5 D S ESTATES <a href="#">Search</a> Lot 6 D S ESTATES
<a href="#">2003035894</a>	Vigo	12/02/2003	MORT : MORTGAGE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> UNION PLANTERS BANK NA	<a href="#">Search</a> Lot 5 D S ESTATES <a href="#">Search</a> Lot 6 D S ESTATES
<a href="#">2004000418</a>	Vigo	01/09/2004	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> LEWIS, DENISE <a href="#">Search</a> UNION PLANTERS BANK	
<a href="#">2004009855</a>	Vigo	04/28/2004	MORT : MORTGAGE	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, DANIEL J <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> UNION PLANTERS BANK NA	<a href="#">Search</a> 34-12N-10W NW
<a href="#">2004014995</a>	Vigo	06/23/2004	MISC : ASSUMED BUSINESS NAME	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE LAW	
<a href="#">2004017949</a>	Vigo	08/02/2004	DEED : TRUSTEE'S DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> OLD NATIONAL TRUST CO <a href="#">Search</a> VICARS, KAREN L <a href="#">Search</a> VICARS, ROBERT M	<a href="#">Search</a> 33-12N-10W E



Document Details	County	Date	Type	Name	Legal
<a href="#">2004018592</a>	Vigo	08/11/2004	MORT : MORTGAGE	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	<a href="#">Search</a> Lot 33 HERMAN HULMANS SUB <a href="#">Search</a> Lot 34 HERMAN HULMANS SUB <a href="#">Search</a> Lot 35 HERMAN HULMANS SUB
<a href="#">2004018591</a>	Vigo	08/11/2004	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> A C C ENTERPRISES LLC <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> Lot 33 HERMAN HULMANS SUB <a href="#">Search</a> Lot 34 HERMAN HULMANS SUB <a href="#">Search</a> Lot 35 HERMAN HULMANS SUB
<a href="#">2004021671</a>	Vigo	09/28/2004	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL L</b> <a href="#">Search</a> <a href="#">Search</a> UNION PLANTERS BANK	
<a href="#">2004022637</a>	Vigo	10/12/2004	LIEN : SEWER LIEN	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> CITY OF TERRE HAUTE SEWAGE DEPT	<a href="#">Search</a> Lot 107 ROSES SUB
<a href="#">2004023989</a>	Vigo	10/20/2004	DEED : QUIT CLAIM DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, GERALD H <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> 3-11N-10W SW
<a href="#">2004025512</a>	Vigo	11/15/2004	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, GERALD H <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> UNION PLANTERS BANK	
<a href="#">2004025900</a>	Vigo	11/16/2004	REL : SEWER LIEN RELEASE	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> CITY OF TERRE HAUTE SEWAGE DEPT	
<a href="#">2004027673</a>	Vigo	12/03/2004	MISC : AFFIDAVIT	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> ALLISON, CATHY J <a href="#">Search</a> ALLISON, CLIFFORD H <a href="#">Search</a> INGHAM, BARRYSAN W <a href="#">see details for more</a>	<a href="#">Search</a> Lot 2 INGHAMS TWO LOT SUBDIVIONS <a href="#">Search</a> 10-11N-10W SW

Document Details	County	Date	Type	Name	Legal
<a href="#">2005000343</a>	Vigo	01/07/2005	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> HAAR, AMANDA <a href="#">Search</a> HAAR, DENNIS D	<a href="#">Search</a> Lot 5 D S ESTATES <a href="#">Search</a> Lot 6 D S ESTATES
<a href="#">2005017701</a>	Vigo	09/22/2005	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> MAHER, TINA J <a href="#">Search</a> MAHER, WILLIAM J	<a href="#">Search</a> 3-11N-10W SW
<a href="#">2005021200</a>	Vigo	11/09/2005	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MANCHE, LINDA M <a href="#">Search</a> MANCHE, THOMAS E	<a href="#">Search</a> Lot 106 ROSE 84 65/100 ACRES <a href="#">Search</a> Lot 107 ROSE 84 65/100 ACRES
<a href="#">2005023533</a>	Vigo	12/20/2005	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> REGIONS BANK	<a href="#">Search</a> Lot 106 ROSES SUB
<a href="#">2006002466</a>	Vigo	01/26/2006	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> TERRE HAUTE SAVINGS BANK	
<a href="#">2006003024</a>	Vigo	01/31/2006	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> SMITH, MARY E <a href="#">Search</a> SMITH, STEVEN M	<a href="#">Search</a> 34-12N-10W SW NW
<a href="#">2006018242</a>	Vigo	09/08/2006	DEED : PERSONAL REPRESENTATIVE DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> HELT, JOHN W <a href="#">Search</a> VINSON, ARTHUR N <a href="#">Search</a> VINSON, SUSAN J	<a href="#">Search</a> Lot 7 Block 3 EARLEYS ADD

Document Details	County	Date	Type	Name	Legal
<a href="#">2006024410</a>	Vigo	12/21/2006	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> CHILDRESS, DAVID HARLAN II <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> Lot 555 STIMSON'S ADDITION TO THE TOWN OF WEST T <a href="#">Search</a> Lot 556 STIMSON'S ADDITION TO THE TOWN OF WEST T <a href="#">Search</a> Lot 557 STIMSON'S ADDITION TO THE TOWN OF WEST T <a href="#">Search</a> Lot 558 STIMSON'S ADDITION TO THE TOWN OF WEST T <a href="#">see details for more</a>
<a href="#">2006024664</a>	Vigo	12/27/2006	EASEMENT : EASEMENT	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> STATE OF INDIANA	<a href="#">Search</a> Lot 34 HERMAN HULMANS ADDITION <a href="#">Search</a> Lot 35 HERMAN HULMANS ADDITION
<a href="#">2007005185</a>	Vigo	04/10/2007	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> WEST, MARGARET L	<a href="#">Search</a> Lot 529 STIMSONS S C SUB <a href="#">Search</a> Lot 530 STIMSONS S C SUB
<a href="#">2007005188</a>	Vigo	04/10/2007	DEED : CORPORATE WARRANTY DEED	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> MICHALIC MOBLE HOME FINANCE INC <a href="#">Search</a> TONUS COMMUNITIES INC	<a href="#">Search</a> Lot 523 STIMSON'S ADDITION TO THE TOWN OF WEST T <a href="#">Search</a> Lot 524 STIMSON'S ADDITION TO THE TOWN OF WEST T <a href="#">Search</a> Lot 525 STIMSON'S ADDITION TO THE TOWN OF WEST T <a href="#">Search</a> Lot 526 STIMSON'S ADDITION TO THE TOWN OF WEST T <a href="#">see details for more</a>
<a href="#">2007007632</a>	Vigo	05/22/2007	DEED : EXECUTOR DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> DURHAM HALL, BILLIE ANN <a href="#">Search</a> DURHAM, WILLIAM T <a href="#">Search</a> COMBS, TADD E <a href="#">see details for more</a>	<a href="#">Search</a> 19-11N-9W NW

Document Details	County	Date	Type	Name	Legal
<a href="#">2009006225</a>	Vigo	05/14/2009	DEED : EXECUTOR DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> DURHAM HALL, BILLIE ANN <a href="#">Search</a> WILLIAM T DURHAM <a href="#">Search</a> HALL LIVING TRUST DATED APRIL 28 2008 CHITTENDEN COUNTY STATE OF VERMO <a href="#">see details for more</a>	<a href="#">Search</a> 19-11N-9W <a href="#">Search</a> 17-11N-9W SW NW
<a href="#">2010002842</a>	Vigo	03/04/2010	DEED : EXECUTOR DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> DURHAM HALL, BILLIE ANN <a href="#">Search</a> DURHAM, WILLIAM T <a href="#">Search</a> HALL LIVING TRUST DATED APRIL 28 2008 <a href="#">see details for more</a>	<a href="#">Search</a> 19-11N-9W NW <a href="#">Search</a> 19-11N-9W NW <a href="#">Search</a> 19-11N-9W NW
<a href="#">2012001298</a>	Vigo	02/03/2012	MORT : MORTGAGE	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY <a href="#">Search</a> REGIONS BANK	<a href="#">Search</a> Lot 33 HERMAN HULMANS ADDITION <a href="#">Search</a> Lot 34 HERMAN HULMANS ADDITION <a href="#">Search</a> Lot 35 HERMAN HULMANS ADDITION
<a href="#">2012005193</a>	Vigo	03/30/2012	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> VICARS, KAREN L <a href="#">Search</a> VICARS, ROBERT M <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> 33-12N-10W E <a href="#">Search</a> 33-12N-10W E <a href="#">Search</a> 33-12N-10W E
<a href="#">2013009336</a>	Vigo	07/22/2013	DEED : PERSONAL REPRESENTATIVE DEED	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> FRANDZEL, MICHAEL <a href="#">Search</a> MCGLONE, EDWARD <a href="#">Search</a> MCGLONE, GERALD <a href="#">see details for more</a>	<a href="#">Search</a> Lot 126 ORIGINAL OUT LOTS OF THE TOWN NOW CITY <a href="#">Search</a> Lot 125 ORIGINAL OUT LOTS OF THE TOWN NOW CITY
<a href="#">2013009337</a>	Vigo	07/22/2013	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, EDWARD <a href="#">Search</a> MCGLONE, GERALD <a href="#">Search</a> MCGLONE, JAMES <a href="#">see details for more</a>	<a href="#">Search</a> Lot 126 ORIGINAL OUT LOTS OF THE TOWN NOW CITY <a href="#">Search</a> Lot 125 ORIGINAL OUT LOTS OF THE TOWN NOW CITY

Document Details	County	Date	Type	Name	Legal
<a href="#">2013010880</a>	Vigo	08/23/2013	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a>  <a href="#">Search</a> STRAIN, CHRISTOPHER M <a href="#">Search</a> STRAIN, JANA L <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> Lot 15 TIMBERCREST
<a href="#">2016010490</a>	Vigo	10/14/2016	REL : MISCELLANEOUS RELEASE	<b>MCGLONE, DANIEL</b> <a href="#">Search</a>  <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> INDIANA DEPARTMENT OF TRANSPORTATION	
<a href="#">2017008324</a>	Vigo	08/18/2017	MORT : MORTGAGE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a>  <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> REGIONS BANK	<a href="#">Search</a> 33-12N-10W NE SE NE <a href="#">Search</a> 34-12N-10W NW SW NW
<a href="#">2017009110</a>	Vigo	09/11/2017	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL</b> <a href="#">Search</a>  <a href="#">Search</a> MCGLONE, DANIEL J <a href="#">Search</a> MCGLONE, KELLY <a href="#">Search</a> MCGLONE, KELLY M <a href="#">see details for more</a>	<a href="#">Search</a> Lot 33 HERMAN HULMANS ADDITION <a href="#">Search</a> Lot 34 HERMAN HULMANS ADDITION <a href="#">Search</a> Lot 35 HERMAN HULMANS ADDITION
<a href="#">2017009240</a>	Vigo	09/14/2017	MORT : MORTGAGE	<b>MCGLONE, DANIEL</b> <a href="#">Search</a>  <a href="#">Search</a> MCGLONE, DANIEL J <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> REGIONS BANK	<a href="#">Search</a> Lot 33 HERMAN HULMANS ADDITION <a href="#">Search</a> Lot 34 HERMAN HULMANS ADDITION <a href="#">Search</a> Lot 35 HERMAN HULMANS ADDITION
<a href="#">2020011511</a>	Vigo	09/04/2020	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a>  <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> REGIONS BANK	
<a href="#">2020011512</a>	Vigo	09/04/2020	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a>  <a href="#">Search</a> MCGLONE, KELLY <a href="#">Search</a> REGIONS BANK	

Document Details	County	Date	Type	Name	Legal
<a href="#">2021011247</a>	Vigo	08/27/2021	REL : MORTGAGE RELEASE	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, KELLY M <a href="#">Search</a> REGIONS BANK	
<a href="#">2022014780</a>	Vigo	12/09/2022	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, GERALD H	<a href="#">Search</a> 35-13N-10W
<a href="#">2022014781</a>	Vigo	12/09/2022	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MCGLONE, DANIEL J <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> 35-13N-10W
<a href="#">2022014812</a>	Vigo	12/12/2022	DEED : WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> PIOTTER, HELEN MARY <a href="#">Search</a> MCGLONE, KELLY M	<a href="#">Search</a> 26-13N-10W
<a href="#">2023002835</a>	Vigo	02/23/2023	DEED : CORPORATE WARRANTY DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> WARRIERS INC <a href="#">Search</a> SCHULTZ, DENNIS D	<a href="#">Search</a> 25-12N-10W SE
<a href="#">2024012268</a>	Vigo	11/18/2024	LIEN : FEDERAL TAX LIEN	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> INTERNAL REVENUE SERVICE	
<a href="#">Book 439, Page 5167</a>	Vigo		DEED : DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> CONNER, DON W JR <a href="#">Search</a> CONNER, VIRGINIA JANE <a href="#">Search</a> MCGLONE, KELLY M	
<a href="#">Book 439, Page 5168</a>	Vigo		DEED : DEED	<b>MCGLONE, DANIEL J</b> <a href="#">Search</a> <a href="#">Search</a> MILLER, CARL N JR <a href="#">Search</a> MILLER, JOSEPH <a href="#">Search</a> SARGENT, SARA M <a href="#">see details for more</a>	
<a href="#">Book 418, Page 529</a>	Vigo		DEED : DEED	<b>MCGLONE, DANIEL JOHN</b> <a href="#">Search</a> <a href="#">Search</a> POWER, RUTH H <a href="#">Search</a> POWER, WILLIAM D <a href="#">Search</a> MCGLONE, KELLY MARIE	

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