



**LIEN SEARCH
PRODUCT COVER SHEET**

ORDER INFORMATION

| | | | |
|-------------------------|-------------------------------------|---------------|--------------------|
| FILE/ORDER NUMBER: | LL-IFC-02235 | PRODUCT NAME: | LIEN SEARCH REPORT |
| BORROWER NAME(S) | JOSHUA STALEY | | |
| PROPERTY ADDRESS: | 11447 BLACKHAWK DR, PARIS, IL 61944 | | |
| CITY, STATE AND COUNTY: | PARIS, ILLINOIS (IL) AND EDGAR | | |

SEARCH INFORMATION

| | | | |
|--------------------------|---|-----------------|------------|
| SEARCH DATE: | 05/28/2025 | EFFECTIVE DATE: | 05/27/2025 |
| NAME(S) SEARCHED: | JOSHUA STALEY | | |
| ADDRESS/PARCEL SEARCHED: | 11447 BLACKHAWK DR, PARIS, IL 61944/ 09-13-26-401-014 | | |

ASSESSMENT INFORMATION

| | |
|-----------|--|
| COMMENTS: | |
|-----------|--|

CURRENT OWNER VESTING

| |
|---|
| JOSHUA A. STALEY AND LUCINDA STALEY, HUSBAND AND WIFE, NOT AS TENANTS IN COMMON BUT AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP |
|---|

| | |
|-----------|--|
| COMMENTS: | |
|-----------|--|

VESTING DEED

| | | | |
|----------------|---------------|----------------|---|
| DEED TYPE: | WARRANTY DEED | GRANTOR: | RICHARD A. KNIGHT AND JOAN E. KNIGHT, HUSBAND AND WIFE |
| DATED DATE: | 06/19/2020 | GRANTEE: | JOSHUA A. STALEY AND LUCINDA STALEY, HUSBAND AND WIFE, NOT AS TENANTS IN COMMON BUT AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP |
| BOOK/PAGE: | N/A | RECORDED DATE: | 06/19/2020 |
| INSTRUMENT NO: | 2020-00001285 | | |
| COMMENTS: | | | |

CURRENT TAXES

| FIRST INSTALLMENT | | SECOND INSTALLMENT | |
|-------------------|------------|--------------------|------------|
| TAX YEAR: | 2024 | TAX YEAR: | 2024 |
| TAX AMOUNT: | \$1,996.94 | TAX AMOUNT: | \$1,996.94 |
| TAX STATUS: | PAID | TAX STATUS: | PAID |
| DUE DATE: | 07/26/2024 | DUE DATE: | 09/27/2024 |
| DELINQUENT DATE: | | DELINQUENT DATE: | |

VOLUNTARY LIENS

SECURITY INSTRUMENT

| | | | |
|----------------|--|------------------------|--------------|
| DOC NAME | MORTGAGE | AMOUNT: | \$210,000.00 |
| DATED DATE: | 06/19/2020 | RECORDED DATE | 06/19/2020 |
| INSTRUMENT NO: | 2020-00001286 | BOOK/PAGE: | N/A |
| OPEN/CLOSED: | CLOSED -END | SUBJECT LIEN (YES/NO): | YES |
| BORROWER: | JOSHUA A STALEY AND LUCINDA STALEY | | |
| LENDER: | MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR USAA FEDERAL SAVINGS BANK | | |
| TRUSTEE: | N/A | | |
| COMMENTS: | | | |

FOR PREAMBLE

| | |
|-----------------------|---------------|
| CITY/TOWNSHIP/PARISH: | CITY OF PARIS |
|-----------------------|---------------|

ADDITIONAL NOTES

| LEGAL DESCRIPTION |
|---|
| <p>THE FOLLOWING DESCRIBED REAL ESTATE:</p> <p>LOT NO. FIVE (5) OF BLACKHAWK SUBDIVISION OF A PART OF THE SOUTHEAST QUARTER (SE1/4) OF SECTION 26, TOWNSHIP 14 NORTH, RANGE 12 WEST OF THE 2ND PRINCIPAL MERIDIAN, AS SHOWN BY PLAT THEREOF SUBMITTED ON JUNE 13, 1977 BY ROBERT L. MCCLINTOCK, ILLINOIS REGISTERED LAND SURVEYOR NO. 1948, AND RECORDED IN PLAT BOOK 4, PAGE 194 OF THE RECORDS OF EDGAR COUNTY ILLINOIS.</p> <p>SITUATED IN EDGAR COUNTY, ILLINOIS.</p> |

Parcel Number
09-13-26-401-014

Edgar County Property Record Card

Date: 6/23/2022
Alternate Parcel #
13-26G

Property Address

11447 BLACKHAWK DR - PARIS, IL 61944-8568

Owner Information

STAL00025 - STALEY JOSHUA A & LUCINDA
11447 BLACKHAWK DR - PARIS, IL 61944-8568

Property Information

| | |
|----------------|----------------------------------|
| Property Class | 0040 - RI - Residential Improved |
| Taxing Code | 09001 |
| Township | PARIS TOWNSHIP |

Short Legal Description

| | | |
|--|-----------|--------|
| Section | Township: | Range: |
| S26 T14 R12 LOT 5 BLACKHAWK SD * 11447 BLACKHAWK DR IRR LOT = 31044 SQFT | | |

Current Valuation Information

| | Market | Assessed | Valuation Date |
|-------------|---------|----------|------------------|
| Land | 8,000 | 2,670 | 01/01/2021 |
| Non-Ag. Imp | 207,950 | 69,310 | |
| Ag. Imp | 0 | 0 | Valuation Method |
| Total Value | 215,950 | 71,980 | Cost Approach |

Valuation History

| Date | Method | Land | Non-Ag. Imp | Ag. Imp | Total Value |
|------------|--------|-------|-------------|---------|-------------|
| 01/01/2021 | Cost | 8,000 | 207,950 | 0 | 215,950 |

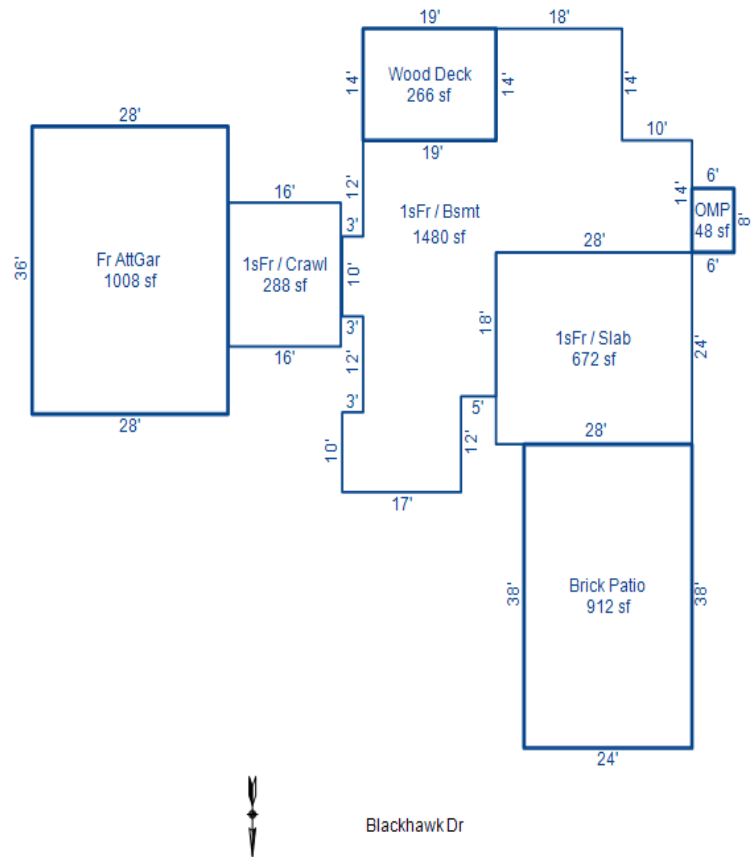
Sales / Transfer History

| Sale Date | Bk / Pg or Doc # | Grantor | Grantee | Amount |
|------------|------------------|---------------------------|---------------------------|---------|
| 06/19/2020 | 2020-1285 | KNIGHT RICHARD A & JOAN E | STALEY JOSHUA A & LUCINDA | 210,000 |
| 05/06/1994 | CONV-01484 | KNIGHT RICHARD A & JOAN E | KNIGHT RICHARD A | 8,500 |

Land Valuation Data

| Class | Method | Act. Front | Eff. Front | Act. Depth | Eff. Depth | Units | Acres | SF | Adjustments |
|-------|--------------|------------|------------|------------|------------|-------|-------|----|-------------|
| RES | Lump Sum Per | 0.00 | 0.00 | 0.00 | 0.00 | 1 | 0.00 | 0 | |

Improvement Sketch



Improvement Details

Improvement Detail

| Imp# | Improvement Type | Total Size | Full Baths | Half Baths |
|------|-------------------------|------------|------------|------------|
| 1 | Single-Family Residence | 2,440 | 2 | 1 |

Section Detail

| Imp# | Sec# | Section Type | Style / Descr | Floor Area | Year Built |
|------|------|--------------|---------------|------------|------------|
| 1 | 1 | Main Home | One Story | 2,440 | 1995 |

Component Detail

| Imp# | Sec# | Comp# | Component Type | Percent | Area / Count |
|------|------|-------|--------------------------|---------|--------------|
| 1 | 1 | 1 | Composition Shingle | 100 | |
| 1 | 1 | 2 | Wood Deck | 0 | 266.000 |
| 1 | 1 | 3 | Slab Porch with Roof | 0 | 48.000 |
| 1 | 1 | 4 | Veneer, Brick | 19 | |
| 1 | 1 | 6 | Raised Subfloor | 100 | |
| 1 | 1 | 7 | Attached Garage | 0 | 1008.000 |
| 1 | 1 | 8 | Total Basement Area | 0 | 1480.000 |
| 1 | 1 | 9 | Frame, Siding, Vinyl | 81 | |
| 1 | 1 | 10 | Open Slab Porch | 0 | 912.000 |
| 1 | 1 | 11 | Plumbing Fixtures | 0 | 10.000 |
| 1 | 1 | 12 | Warmed & Cooled Air | 100 | |
| 1 | 1 | 13 | Single 1-Story Fireplace | 0 | 1.000 |
| 1 | 1 | 14 | Slab on Grade | 0 | 672.000 |

Photos



Edgar County PROPERTY TAX STATEMENT

| | | | | | | | | | |
|---|-------------|--|-----------------|---------------------------|-----------------|---------------------------------|---------------------------------------|--------------------|-------------------|
| | | 2023 Taxes Payable in 2024 | | | | Statement #: 15833 | | | |
| Donald G. Wiseman Edgar County COLLECTOR P.O. Box 123 PARIS, IL 61944 Phone: 217-466-7446 | | Property Index Number (PIN): 09-13-26-401-014 | | | | Alternate PIN: 13-26G | | | |
| | | Property Owner: STAL00025 STALEY JOSHUA A & LUCINDA | | | | | | | |
| | | Township: PARIS TOWNSHIP | | | | Taxing Code: 09001 | | | |
| | | Property Address: 11447 BLACKHAWK DR PARIS, IL 61944-8568 | | | | Mailing Code: | | | |
| Mail To: STAL00025 | | Property Class: 0040 - Residential Improved | | | | Land/Lot Acres: 0.00 | | | |
| | | Township: Section: Range: | | | | Farmland Acres: 0.00 | | | |
| | | Legal Description: S26 T14 R12 LOT 5 BLACKHAWK SD * 11447 BLACKHAWK DR | | | | Total Acres: 0.00 | | | |
| STALEY JOSHUA A & LUCINDA 11447 BLACKHAWK DR PARIS, IL 61944-8568 | | <u>BOR Equalization Factors:</u> | | | | <u>Assessed Valuation</u> | | | |
| | | Land/Lot: 1.00000 | | | | Land/Lot: 2,880 | | | |
| | | Building: 1.00000 | | | | Building: 74,850 | | | |
| | | Farmland: 1.00000 | | | | Farmland: 0 | | | |
| | | Farm Building: 1.00000 | | | | Farm Building: 0 | | | |
| <u>Payment Information</u> | | | | | | | | | |
| Make Checks Payable To: Edgar County COLLECTOR Mail To: P.O. Box 123, PARIS, IL 61944. | | IDOR Equalization Factor: 1.00000 | | | | <u>Taxable Bill Calculation</u> | | | |
| | | Fair Cash Value (Non-Farm): \$233,190 | | | | Total Assd Valuation: 77,730 | | | |
| <u>Tax District Breakdown</u> | | | | | | - Home Improvements: 0 | | | |
| | | | | | | - Disabled Veterans: 0 | | | |
| <u>Taxing Districts</u> | | <u>Prior Year</u> | | <u>Current Year(2024)</u> | | Adjusted AV: 77,730 | | | |
| | <u>Rate</u> | <u>Tax</u> | <u>Rate</u> | <u>Tax</u> | <u>%</u> | <u>Pension</u> | X IDOR Equalization Factor: 1.00000 | | |
| EDGAR COUNTY | 0.92698 | 590.39 | 0.90052 | 600.92 | 15.04 | 115.37 | Equalized AV: 77,730 | | |
| JUNIOR COLLEGE 517 LAKELAND | 0.56050 | 356.98 | 0.55156 | 368.06 | 9.22 | 1.35 | - General Homestead: 6,000 | | |
| PARIS FPD | 0.27270 | 173.68 | 0.25872 | 172.64 | 4.32 | 0.00 | - Senior Homestead: 0 | | |
| PARIS TOWNSHIP | 0.44311 | 282.22 | 0.42887 | 286.18 | 7.17 | 25.88 | - SCAFHE: 0 | | |
| SSA1 AMBULANCE | 0.00000 | 0.00 | 0.12912 | 86.16 | 2.16 | 0.00 | - Disabled Persons: 0 | | |
| UNIT SCHOOL 4 CRESTWOOD | 3.71950 | 2,368.95 | 3.71634 | 2,479.91 | 62.09 | 79.17 | - Disabled Veterans (Standard): 5,000 | | |
| | | | | | | | - Returning Veterans: 0 | | |
| | | | | | | | - Natural Disaster Homestead: 0 | | |
| | | | | | | | - Historical Freeze: 0 | | |
| | | | | | | | - Frat. / Vet. Org. Freeze: 0 | | |
| | | | | | | | Taxable Value: 66,730 | | |
| | | | | | | | X Tax Rate: 5.98513 | | |
| | | | | | | | Tax Amount: 3,993.88 | | |
| | | | | | | | + Drainage District Fees: 0.00 | | |
| Grand Totals: | | 5.92279 | 3,772.22 | 5.98513 | 3,993.88 | 100.0 | | | |
| For a license plate discount and / or a mass transit benefit for persons with disabilities and seniors, complete the Benefit Access Application online at https://ilaging.illinois.gov/ You may be eligible for various exemptions. Please contact the County Assessment Office at 217-466-7418 for information. No Personal checks after 1 November, 2024. NSF Checks will void payment and incur a charge of \$25.00. | | | | | | | Final Tax Amount Due: 3,993.88 | | |
| | | | | | | | First | Installment | Second |
| | | | | | | | 07/26/2024 | Due Date | 09/27/2024 |
| | | | | | | | 1,996.94 | Amount Due | 1,996.94 |



8 0 0 8 0 7 2
Tx:4006282

2020-00001285

AUGUST H. GRIFFIN
REGISTER OF DEEDS
EDGAR COUNTY, IL
06/19/2020 01:00 PM
WD

REC FEE 60.00
RHSP FEE 9.00
STATE TAX 210.00
COUNTY TAX 105.00

PAGES: 2

Grantee: Joshua A. Staley and Lucinda Staley
11447 Blackhawk Drive
Paris, IL 61944

Tax Bill to: Joshua A. Staley and Lucinda Staley
11447 Blackhawk Drive
Paris, IL 61944

Return to: Joshua A. Staley and Lucinda Staley
11447 Blackhawk Drive
Paris, IL 61944

Exempt under provisions of Paragraph __, Section 4,
Real Estate Transfer Tax Act.

Date _____ Buyer, Seller or Representative _____

WARRANTY DEED

The GRANTOR(S), **Richard A. Knight and Joan E. Knight, husband and wife**, of the County of Edgar and State of Illinois, for and in consideration of Ten DOLLARS, in hand paid, CONVEY(S) and WARRANT(S) to **Joshua A. Staley and Lucinda Staley, husband and wife, not as tenants in common but as joint tenants with the right of survivorship**, the following described Real Estate:

LOT NO. FIVE (5) OF BLACKHAWK SUBDIVISION OF A PART OF THE SOUTHEAST QUARTER (SE1/4) OF SECTION 26, TOWNSHIP 14 NORTH, RANGE 12 WEST OF THE 2ND PRINCIPAL MERIDIAN, AS SHOWN BY PLAT THEREOF SUBMITTED ON JUNE 13, 1977 BY ROBERT L. MCCLINTOCK, ILLINOIS REGISTERED LAND SURVEYOR NO. 1948, AND RECORDED IN PLAT BOOK 4, PAGE 194 OF THE RECORDS OF EDGAR COUNTY ILLINOIS.

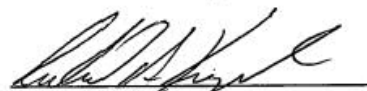
SITUATED IN EDGAR COUNTY, ILLINOIS.

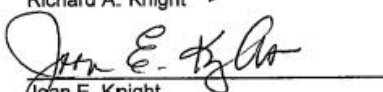
11447 Blackhawk Drive
Paris, IL
Tax ID No.: 09-13-26-401-014

Subject to taxes for the year 2019 and subsequent years.
Subject to easements, covenants and restrictions of record.
Subject to all coal, gas, oil and other mineral rights heretofore conveyed away or retained of record.

Hereby releasing and waiving all rights under and by virtue of the Homestead Exemption Laws in the State of Illinois.

Dated: 6-19, 2020


Richard A. Knight


Joan E. Knight

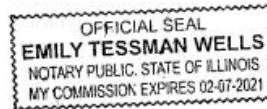
STATE OF ILLINOIS

COUNTY OF (Edgar)

I, the undersigned, a Notary Public in, and for said County and State aforesaid, DO HEREBY CERTIFY that Richard A. Knight and Joan E. Knight, personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered said instrument as their free and voluntary act for the use and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notary seal, this 19 day of June, 2020.


Notary Public



Prepared by: Delano Law Offices, LLC, One Southeast Old State Capitol Plaza, Springfield, IL 62701

MyDec

Declaration ID: 20200602399270

Status: Declaration Submitted
Document No.: Not Recorded

State/County Stamp: Not issued

8 0 0 8 0 7 1
Tx: 4006282**2020-00001285****PTAX-203****Illinois Real Estate
Transfer Declaration**AUGUST H. GRIFFIN
REGISTER OF DEEDS
EDGAR COUNTY, IL
06/19/2020 01:00 PM
WD
REC FEE 60.00
RHSP FEE 9.00
STATE TAX 210.00
COUNTY TAX 105.00

PAGES: 2

Step 1: Identify the property and sale information.

1 11447 BLACKHAWK DR

Street address of property (or 911 address, if available)

PARIS 61944-8568

City or village ZIP

Paris

Township

2 Enter the total number of parcels to be transferred. 1

3 Enter the primary parcel identifying number and lot size or acreage

| 09-13-26-401-014 | 195.45x156. | Dimensions | No |
|------------------|---------------------|------------|--------------|
| Primary PIN | Lot size or acreage | Unit | Split Parcel |
| | | | |

4 Date of instrument: 6/19/2020

Date

5 Type of instrument (Mark with an "X"): ☒ Warranty deed
☐ Quit claim deed ☐ Executor deed ☐ Trustee deed
☐ Beneficial interest ☐ Other (specify):6 ☒ Yes ☐ No Will the property be the buyer's principal residence?7 ☒ Yes ☐ No Was the property advertised for sale?
(i.e., media, sign, newspaper, realtor)8 Identify the property's current and intended primary use.
Current Intendeda ☐ Land/lot onlyb ☒ ☒ Residence (single-family, condominium, townhome, or duplex)c ☐ Mobile home residenced ☐ Apartment building (6 units or less) No. of units: 0e ☐ Apartment building (over 6 units) No. of units: 0f ☐ Officeg ☐ Retail establishmenth ☐ Commercial building (specify):i ☐ Industrial buildingj ☐ Farmk ☐ Other (specify):

9 Identify any significant physical changes in the property since January 1 of the previous year and enter the date of the change. Date of significant change:

| | Demolition/damage | Additions | Major remodeling |
|--|--------------------------|--------------------------|--------------------------|
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

10 Identify only the items that apply to this sale.

- a ☐ Fulfillment of installment contract
year contract initiated : _____
- b ☐ Sale between related individuals or corporate affiliates
- c ☐ Transfer of less than 100 percent interest
- d ☐ Court-ordered sale
- e ☐ Sale in lieu of foreclosure
- f ☐ Condemnation
- g ☐ Short sale
- h ☐ Bank REO (real estate owned)
- i ☐ Auction sale
- j ☐ Seller/buyer is a relocation company
- k ☐ Seller/buyer is a financial institution or government agency
- l ☐ Buyer is a real estate investment trust
- m ☐ Buyer is a pension fund
- n ☐ Buyer is an adjacent property owner
- o ☐ Buyer is exercising an option to purchase
- p ☐ Trade of property (simultaneous)
- q ☐ Sale-leaseback
- r ☐ Other (specify):
- s ☒ Homestead exemptions on most recent tax bill:

| | |
|-------------------------------------|----------|
| 1 General/Alternative | 6,000.00 |
| 2 Senior Citizens | 5,000.00 |
| 3 Senior Citizens Assessment Freeze | 0.00 |

Step 2: Calculate the amount of transfer tax due.

Note: Round Lines 11 through 18 to the next highest whole dollar. If the amount on Line 11 is over \$1 million and the property's current use on Line 8 above is marked "e," "f," "g," "h," "i," or "k," complete Form PTAX-203-A, Illinois Real Estate Transfer Declaration Supplemental Form A. If you are recording a beneficial interest transfer, do not complete this step. Complete Form PTAX-203-B, Illinois Real Estate Transfer Declaration Supplemental Form B.

11 Full actual consideration

11 210,000.00

12a Amount of personal property included in the purchase

12a 0.00

MyDec

Declaration ID: 20200602399270

Status: Declaration Submitted
Document No.: Not Recorded

State/County Stamp: Not Issued

| | | | | |
|--|-----|-----|------------|----|
| 12b Was the value of a mobile home included on Line 12a? | 12b | Yes | X | No |
| 13 Subtract Line 12a from Line 11. This is the net consideration for real property | 13 | | 210,000.00 | |
| 14 Amount for other real property transferred to the seller (in a simultaneous exchange) as part of the full actual consideration on Line 11 | 14 | | 0.00 | |
| 15 Outstanding mortgage amount to which the transferred real property remains subject | 15 | | 0.00 | |
| 16 If this transfer is exempt, identify the provision. | 16 | b | k | m |
| 17 Subtract Lines 14 and 15 from Line 13. This is the net consideration subject to transfer tax. | 17 | | 210,000.00 | |
| 18 Divide Line 17 by 500. Round the result to the next highest whole number (e.g., 61.002 rounds to 62) | 18 | | 420.00 | |
| 19 Illinois tax stamps — multiply Line 18 by 0.50. | 19 | | 210.00 | |
| 20 County tax stamps — multiply Line 18 by 0.25. | 20 | | 105.00 | |
| 21 Add Lines 19 and 20. This is the total amount of transfer tax due | 21 | | 315.00 | |

Step 3: Enter the legal description from the deed. Enter the legal description from the deed.

LOT NO. FIVE (5) OF BLACKHAWK SUBDIVISION OF A PART OF THE SOUTHEAST QUARTER (SE1/4) OF SECTION 26, TOWNSHIP 14 NORTH, RANGE 12 WEST OF THE 2ND PRINCIPAL MERIDIAN, AS SHOWN BY PLAT THEREOF SUBMITTED ON JUNE 13, 1977 BY ROBERT L. MCCLINTOCK, ILLINOIS REGISTERED LAND SURVEYOR NO. 1948, AND RECORDED IN PLAT BOOK 4, PAGE 194 OF THE RECORDS OF EDGAR COUNTY ILLINOIS.

SITUATED IN EDGAR COUNTY, ILLINOIS.

Step 4: Complete the requested information.

The buyer and seller (or their agents) hereby verify that to the best of their knowledge and belief, the full actual consideration and facts stated in this declaration are true and correct. If this transaction involves any real estate located in Cook County, the buyer and seller (or their agents) hereby verify that to the best of their knowledge, the name of the buyer shown on the deed or assignment of beneficial interest in a land trust is either a natural person, an Illinois corporation or foreign corporation authorized to do business or acquire and hold title to real estate in Illinois, a partnership authorized to do business or acquire and hold title to real estate in Illinois, or other entity recognized as a person and authorized to do business or acquire and hold title to real estate under the laws of the State of Illinois. Any person who willfully falsifies or omits any information required in this declaration shall be guilty of a Class B misdemeanor for the first offense and a Class A misdemeanor for subsequent offenses. Any person who knowingly submits a false statement concerning the identity of a grantee shall be guilty of a Class C misdemeanor for the first offense and of a Class A misdemeanor for subsequent offenses.

Seller Information

RICHARD A. KNIGHT

Seller's or trustee's name

Seller's trust number (if applicable - not an SSN or FEIN)

22 PAR VIEW RD

ROTONDA WEST

FL

33947-1812

Street address (after sale)

City

State

ZIP

217-822-1422

USA

Seller's daytime phone

Phone extension

Country

☒ Under penalties of perjury, I state that I have examined the information contained on this document, and, to the best of my knowledge, it is true, correct, and complete.

Buyer Information

JOSHUA A STALEY

Buyer's or trustee's name

Buyer's trust number (if applicable - not an SSN or FEIN)

11447 BLACKHAWK DR

PARIS

IL

61944-8568

Street address (after sale)

City

State

ZIP

~~000-000-0000~~ 217-251-0558

USA

Buyer's daytime phone

Phone extension

Country

☒ Under penalties of perjury, I state that I have examined the information contained on this document, and, to the best of my knowledge, it is true, correct, and complete.

Mail tax bill to:

JOSHUA A STALEY

11447 BLACKHAWK DR

PARIS

IL

61944-8568

MyDec

Declaration ID: 20200602399270

Status: Declaration Submitted
Document No.: Not Recorded

State/County Stamp: Not Issued

| | | | | |
|--|--|-----------------|-------------------------------|------------|
| Name or company | Street address | City | State | ZIP |
| | | USA | | |
| | | Country | | |
| Preparer Information | | | | |
| CAROL GOOD - ILLINOIS REAL ESTATE TITLE CENTER LLC | | | | |
| Preparer and company name | Preparer's file number (if applicable) | | Escrow number (if applicable) | |
| 2055 W ILES AVE STE B | SPRINGFIELD | | IL | 62704-7001 |
| Street address | City | | State | ZIP |
| carol.good@ilttitlecenter.com | 217-787-3330 | 209 | USA | |
| Preparer's email address (if available) | Preparer's daytime phone | Phone extension | Country | |

☒ Under penalties of perjury, I state that I have examined the information contained on this document, and, to the best of my knowledge, it is true, correct, and complete.

Identify any required documents submitted with this form. (Mark with an "X.") _____ Extended legal description _____ Form PTAX-203-A
_____ Itemized list of personal property _____ Form PTAX-203-B

| | | | | |
|--|---|----------|-------|-------------------|
| To be completed by the Chief County Assessment Officer | | | | |
| 1 | County | Township | Class | Cook-Minor |
| | | | | Code 1 Code 2 |
| 2 | Board of Review's final assessed value for the assessment year prior to the year of sale. | | | |
| | Land | | | |
| | Buildings | | | |
| | Total | | | |
| 3 Year prior to sale _____ | | | | |
| 4 Does the sale involve a mobile home assessed as real estate? _____ Yes _____ No | | | | |
| 5 Comments _____ | | | | |
| Illinois Department of Revenue Use | | | | Tab number |



Declaration ID: 20200602399270

Status: Declaration Submitted
Documnet No.: Not Recorded

State/County Stamp: Not Issued

Additional Sellers Information

| Seller's name | Seller's address (after sale) | City | State | ZIP | Seller's phone | Country |
|---------------|-------------------------------|--------------|-------|-----------|----------------|---------|
| JOAN E KNIGHT | 22 PAR VIEW ROAD | ROTONDA WEST | FL | 339471812 | 2178221422 | USA |

Additional Buyers Information

| Buyer's name | Buyer's address (after sale) | City | State | ZIP | Buyer's phone | Country |
|----------------|------------------------------|-------|-------|-----------|---------------|---------|
| LUCINDA STALEY | 11447 BLACKHAWK DRIVE | PARIS | IL | 619448568 | | USA |



8 0 0 8 0 7 3
Tx:4006282**2020-00001286**AUGUST H. GRIFFIN
REGISTER OF DEEDS
EDGAR COUNTY, IL
06/19/2020 01:00 PM
MTGREC FEE 60.00
RHSP FEE 9.00

PAGES: 18

After Recording Return To:
IRM-USAA VAULT
4117 Pinnacle Point Dr
Dallas, TX 75211Prepared By:
Sandra J Trevino
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288

Parcel ID Number: 09-13-26-401-014

[Space Above This Line For Recording Data]

MORTGAGEVA Case Number: 28-28-6-0931763
MIN: 1001056-3002239353-8
Loan #: 3002239353

THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) **"Security Instrument"** means this document, which is dated **June 19, 2020**, together with all Riders to this document.

(B) **"Borrower"** is **JOSHUA A STALEY and LUCINDA STALEY**. Borrower is the mortgagor under this Security Instrument.

(C) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is

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MERS

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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 has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) **"Lender"** is **USAA Federal Savings Bank**. Lender is a **Federally Chartered Savings Association** organized and existing under the laws of **The United States of America**. Lender's address is **10750 McDermott Freeway, San Antonio, TX 78288-0544**.

(E) **"Note"** means the promissory note signed by Borrower and dated **June 19, 2020**. The Note states that Borrower owes Lender **TWO HUNDRED TEN THOUSAND AND NO/100 Dollars (U.S. \$210,000.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **July 01, 2050**.

(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"/> Condominium Rider | <input type="checkbox"/> Graduated Payment Rider |
| <input type="checkbox"/> Planned Unit Development Rider | <input checked="" type="checkbox"/> Other(s) [specify] Assumption Rider |

(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. If the indebtedness secured hereby is guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations are hereby amended to conform thereto.

(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.

(L) **"Escrow Items"** means those items that are described in Section 3.



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

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

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the **COUNTY of EDGAR**:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

which currently has the address of **11447 BLACKHAWK DR PARIS, Illinois 61944** ("Property Address"):

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



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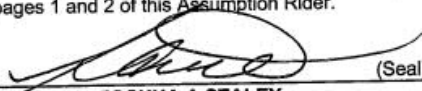
MERS

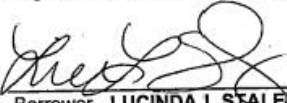
provided, and at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729(c).

C. Processing Charge Clause. Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holders ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies.

D. Indemnity Liability Assumption Clause. If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2 of this Assumption Rider.

 (Seal)
Borrower - JOSHUA A STALEY

 (Seal)
Borrower - LUCINDA L STALEY

Origination Company: **USAA Federal Savings Bank**
NMLSR ID: **401058**
Originator: **Nicholas Martinez**
NMLSR ID: **1933707**



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MULTISTATE VA ASSUMPTION RIDER Single Family UNIFORM INSTRUMENT

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* M C A S M R D R *

Exhibit A

LOT NO. FIVE (5) OF BLACKHAWK SUBDIVISION OF A PART OF THE SOUTHEAST QUARTER (SE1/4) OF SECTION 26, TOWNSHIP 14 NORTH, RANGE 12 WEST OF THE 2ND PRINCIPAL MERIDIAN, AS SHOWN BY PLAT THEREOF SUBMITTED ON JUNE 13, 1977 BY ROBERT L. MCCLINTOCK, ILLINOIS REGISTERED LAND SURVEYOR NO. 1948, AND RECORDED IN PLAT BOOK 4, PAGE 194 OF THE RECORDS OF EDGAR COUNTY ILLINOIS.

SITUATED IN EDGAR COUNTY, ILLINOIS.

Legal Description

202016661IL/30

DataSource: Edgar, IL

Criteria: Party Name = STALEY JOSHUA

Last Indexed Date: 05/27/2025

Last Verified Date: 05/27/2025

| RecDate | DocDate | DocNumber | DocType | Last Name | First Name | Party Type |
|------------|------------|---------------|-------------|-----------------|------------|------------|
| 09/08/2020 | 08/28/2020 | 2020-00001959 | RELEASE | STALEY JOSHUA A | | GRANTEE |
| 08/24/2020 | 08/21/2020 | 2020-00001827 | WARRANTY... | STALEY JOSHUA A | | GRANTOR |
| 06/19/2020 | | PTAX-000650 | PTAX | STALEY JOSHUA A | | GRANTEE |
| 06/19/2020 | 06/19/2020 | 2020-00001286 | MORTGAGE | STALEY JOSHUA A | | GRANTOR |
| 06/19/2020 | 06/19/2020 | 2020-00001285 | WARRANTY... | STALEY JOSHUA A | | GRANTEE |
| 11/07/2016 | 11/04/2016 | 2016-00002371 | MORTGAGE | STALEY JOSHUA A | | GRANTOR |
| 11/07/2016 | 11/04/2016 | 2016-00002370 | TRUSTEES... | STALEY JOSHUA A | | GRANTEE |