



**LIEN SEARCH
PRODUCT COVER SHEET**

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-IFC-02381	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	CHARLES TAYLOR		
PROPERTY ADDRESS:	7192 E COUNTY ROAD 300 N		
CITY, STATE AND COUNTY:	POLAND, INDIANA (IN) AND CLAY		

SEARCH INFORMATION

SEARCH DATE:	06/17/2025	EFFECTIVE DATE:	06/13/2025
NAME(S) SEARCHED:	TAYLOR, CHARLES TAYLOR, IVIE		
ADDRESS/PARCEL SEARCHED:	7192 E COUNTY ROAD 300 N, POLAND, IN 47868/11-06-04-200-001.000-020		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

CHARLES AND IVIE TAYLOR TRUST, DATED THE 22ND DAY OF SEPTEMBER, 2020
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COMMENTS:	
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VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	CHARLES O. TAYLOR AND IVIE KAY TAYLOR, HUSBAND AND WIFE
DATED DATE:	10/09/2020	GRANTEE:	CHARLES AND IVIE TAYLOR TRUST, DATED THE 22ND DAY OF SEPTEMBER, 2020
BOOK/PAGE:	191/2304	RECORDED DATE:	10/15/2020
INSTRUMENT NO:	202000003725		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2025 (SPRING)	TAX YEAR:	2025 (FALL)
TAX AMOUNT:	\$154.40	TAX AMOUNT:	\$154.40
TAX STATUS:	PAID	TAX STATUS:	UNPAID
DUE DATE:	05/12/2025	DUE DATE:	11/10/2025
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	MORTGAGE (OPEN-END CREDIT - THIS MORTGAGE SECURES FUTURE ADVANCES)	AMOUNT:	\$55,000.00
DATED DATE:	10/29/2010	RECORDED DATE	11/04/2010
INSTRUMENT NO:	201000003925	BOOK/PAGE:	117/509
OPEN/CLOSED:	OPEN-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	CHARLES O. TAYLOR AND IVIE KAY TAYLOR, HUSBAND AND WIFE		
LENDER:	ISU FEDERAL CREDIT UNION		
TRUSTEE:	N/A		
COMMENTS:			

FOR PREAMBLE

CITY/TOWNSHIP/PARISH:	CITY OF POLAND
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ADDITIONAL NOTES

WARRANTY DEED RECORDED ON 03/22/1978 AS INSTRUMENT NO. 197800000774.

CERTIFICATE OF ASSUMED BUSINESS NAME RECORDED ON 01/18/2013 BOOK 134 PAGE 1729 AS INSTRUMENT NO. 201300000276.

LIVING WILL DECLARATION AND COMBINED DURABLE POWER OF ATTORNEY FOR HEALTH CARE AND HEALTH CARE REPRESENTATIVE APPOINTMENT RECORDED ON 04/26/2013 BOOK 137 PAGE 101 AS INSTRUMENT NO. 201300001571.

DURABLE POWER OF ATTORNEY RECORDED ON 04/26/2013 BOOK 137 PAGE 107 AS INSTRUMENT NO. 201300001572.

LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL ESTATE IN CLAY COUNTY, STATE OF INDIANA:

A PART OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 4, TOWNSHIP 11 NORTH, RANGE 5 WEST, AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID QUARTER QUARTER SECTION; THENCE RUNNING WEST 360 FEET; THENCE RUNNING SOUTH 340 FEET; THENCE RUNNING EAST 360 FEET; THENCE RUNNING NORTH 340 FEET TO THE PLACE OF BEGINNING, CONTAINING 2.8 ACRES, MORE OR LESS, SUBJECT TO THE ROAD RIGHT-OF-WAY OFF THE NORTH END THEREOF.

7192 E Co Rd 300 N

Poland, IN 47868

CHARLES & IVIE TAYLOR TRUST

7192 E CO RD 300 N
POLAND, IN 47868

Spring Due by 05/12/2025: \$0.00

Fall Due by 11/10/2025: \$154.40

\$154.40

Total Due ⓘ

Property Information

Tax Year/Pay Year <div>2024 / 2025</div>	Homestead Credit Filed? <div>Yes</div>
Parcel Number <div>11-06-04-200-001.000-020</div>	Over 65 Circuit Breaker? <div>No</div>
Duplicate Number <div>15691</div>	Legal Description <div>Note: Not to be used on legal documents Pt NW NW 4-11-5 2.8a</div>
Property Type <div>Real</div>	Section-Township-Range <div>0004, 0011, 5</div>
Tax Unit / Description <div>11 - Washington</div>	Parcel Acres <div>2.8</div>
Property Class <div>RESIDENTIAL ONE FAMILY DWELLING ON UNPLATTED LAND OF 0-9.99 ACRES</div>	Lot Number <div>No Info</div>
Mortgage Company <div>None</div>	Block/Subdivision <div>No info</div>
TIF <div>None</div>	

Billing

Detail

	Tax Bill	Adjustments	Balance
Spring Tax:	\$154.40	\$0.00	\$154.40
Spring Penalty:	\$0.00	\$0.00	\$0.00
Spring Annual:	\$0.00	\$0.00	\$0.00
Fall Tax:	\$154.40	\$0.00	\$154.40
Fall Penalty:	\$0.00	\$0.00	\$0.00
Fall Annual:	\$0.00	\$0.00	\$0.00
Delq NTS Tax:	\$194.18	\$0.00	\$194.18
Delq NTS Pen:	\$19.42	\$0.00	\$19.42
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:	\$472.73	\$0.00	\$472.73
PTRC:	\$0.00	\$0.00	\$0.00
HMST Credit:	\$0.00	\$0.00	\$0.00
Circuit Breaker Credit:	\$0.00	\$0.00	\$0.00
Over 65 CB Credit:	\$0.00	\$0.00	\$0.00
Tax and Penalty:			\$522.40
Other Assess (+):			\$0.00
Fees (+):			\$0.00
Cert to Court (-):			\$0.00
Subtotal:			\$522.40
Receipts:			\$368.00
Total Due:			\$154.40
Surplus Transfer:			\$0.00
Account Balance:			\$154.40

Payments

Payable Year	Entry Date	Payable Period	Amount Paid	Notes	Property Project
2025	03/20/2025	S	\$213.60		N
2025	04/22/2025	S	\$154.40		N

Tax History

Pay Year	Spring	Fall	Delinquencies	Total Tax	Payments
2025	\$154.40	\$154.40	\$213.60	\$522.40	\$368.00
2024	\$194.18	\$194.18	\$0.00	\$388.36	\$194.18
2023	\$214.18	\$214.18	\$0.00	\$428.36	\$428.36
2022	\$220.10	\$220.10	\$0.00	\$440.20	\$440.20
2021	\$217.10	\$217.10	\$0.00	\$434.20	\$434.20
2020	\$227.27	\$227.27	\$0.00	\$454.54	\$454.54
2019	\$232.84	\$232.84	\$0.00	\$465.68	\$465.68

Tax Overview

Current Tax Summary

Tax Summary Item	2024	2025
1. Gross assessed value of property		
1a. Gross assessed value of land and improvements	\$136,900	\$136,900
1b. Gross assessed value of all other residential property	\$0	\$4,100
1c. Gross assessed value of all other property	\$4,100	\$0
2. Equals total gross assessed value of property	\$141,000	\$141,000
2a. Minus deductions	(\$83,560)	(\$81,338)
3. Equals subtotal of net assessed value of property	\$57,440	\$59,662
3a. Multiplied by your local tax rate	1.3908	1.3099
4. Equals gross tax liability	\$798.87	\$781.53
4a. Minus local property tax credits	(\$410.51)	(\$472.73)
4b. Minus savings due to property tax cap	\$0.00	\$0.00
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	\$388.36	\$308.80

Assessed Values as of 04/04/2024

Land Value	\$16,300
Improvements	\$124,700

Exemptions / Deductions

Description	Amount
STD_EX	\$48,000.00
SUPP STD DED	\$33,338.00
Count: 2	\$81,338.00

Other Assessments

Assessment Name	Billing	Adjustments	Balance
No data			

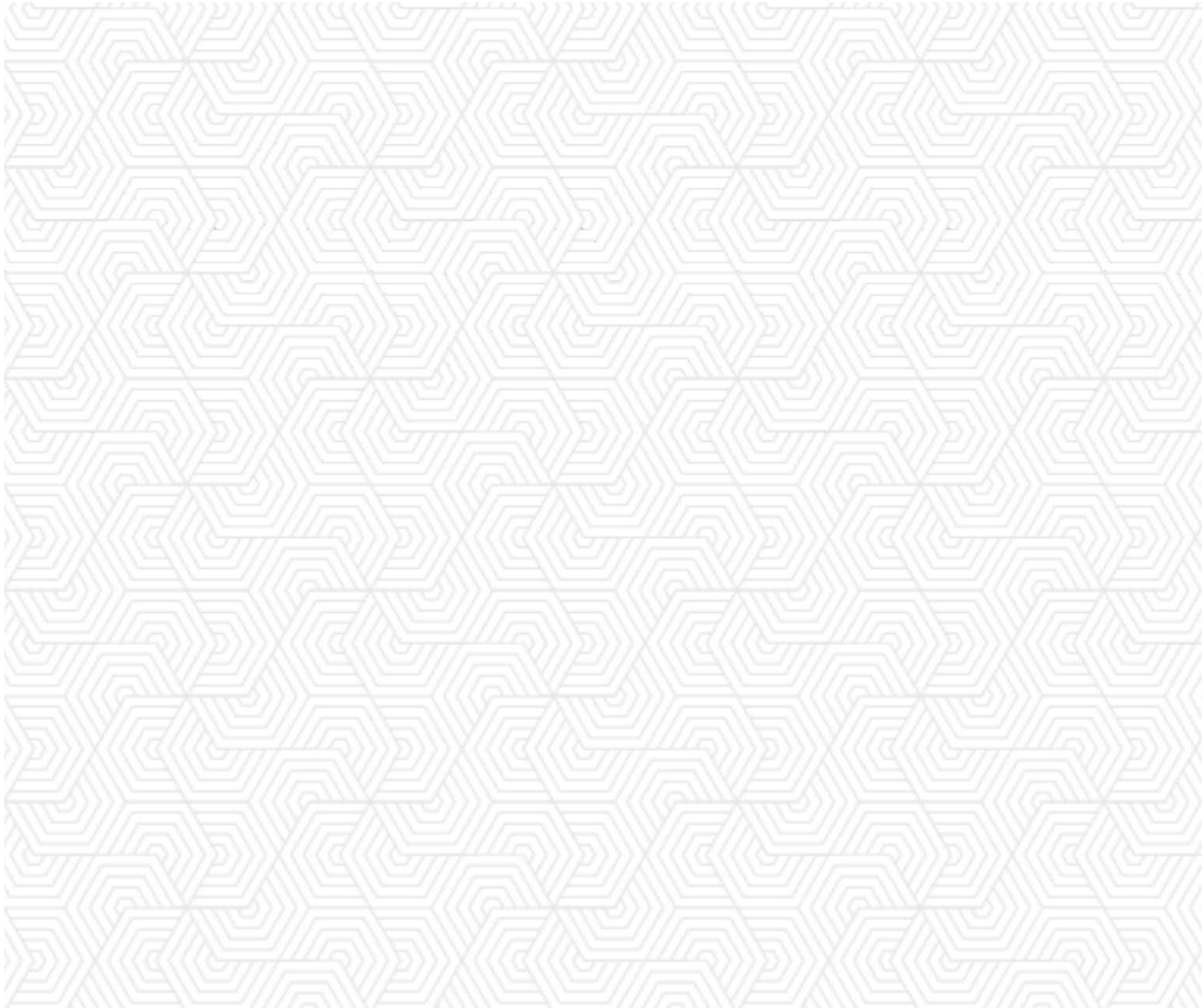
History

Property

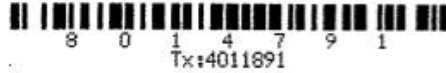
Event	Date	Effective Date	Create Year	Related Parcel Number	Book	Page	Doc Nbr
No data							

Transfer

Transferred From	Transfer Date	Reference Number	Document Number	Book	Page
Taylor, Charles O Etux	10/15/2020				
Unknown At Conversion	01/01/1901			247	0509



Instrument 202000003725 Book OR 191 Page 2304



DULY ENTERED FOR TAXATION
SUBJECT TO FINAL

ACCEPTANCE FOR TRANSFER
THIS 15 DAY OF Oct 20 20

Auditor Clay County
By *[Signature]*

202000003725

Filed for Record in
CLAY COUNTY INDIANA
PATRICIA NICHOLE KELLER
10/15/2020 02:38:51 PM
WD 25.00
OR Book 191 Page 2304
Number of Pages: 3

WARRANTY DEED

THIS INDENTURE WITNESSETH, That Charles O. Taylor and Ivie Kay Taylor, husband and wife, Grantors of Clay County, State of Indiana, CONVEY AND WARRANT to the Charles & Ivie Taylor Trust, dated the 22nd day of September, 2020, Grantee of Clay County, State of Indiana, the following described real estate in Clay County, State of Indiana:

Parcel #11-06-04-200-001.000-020

A part of the Northwest quarter of the Northwest quarter of Section 4, Township 11 North, Range 5 West, as follows: Beginning at the Northeast corner of said quarter quarter section; thence running West 360 feet; thence running South 340 feet; thence running East 360 feet; thence running North 340 feet to the place of beginning, containing 2.8 acres, more or less, subject to the road right-of-way off the North end thereof.

Subject to a life estate reserved to the Grantors.

Subject to all easements, restrictions, rights-of-way of record, all current and subsequent real estate taxes and to any existing mortgages and liens of record.

This instrument prepared at the specific request of Grantor based solely on information supplied by one or more of the parties to this conveyance and without examination of title or abstract. The drafter assumes no liability for any errors, inaccuracy, or omissions in this instrument resulting from the information provided, the parties hereto signifying the assent to this disclaimer by Grantor's execution and Grantee's acceptance of this instrument.

IN WITNESS WHEREOF, Grantors have executed this deed this 9th day of October, 2020.

[Signature]
Charles O. Taylor

[Signature]
Ivie Kay Taylor

EXECUTED AND DELIVERED in my presence:

[Signature]
Signature of Witness


A.O.

STATE OF INDIANA, COUNTY OF PUTNAM, SS:

Before me, a Notary Public in and for said County and State, personally appeared Charles O. Taylor and Ivie Kay Taylor, who acknowledged the execution of the foregoing Warranty Deed as their voluntary acts for the purposes stated therein.

Witness my hand and Notarial Seal this 9th day of October, 2020.






Signature of Notary Public
Resident of Putnam County, IN

STATE OF INDIANA, COUNTY OF PUTNAM, SS:

Before me, a Notary Public in and for said County and State, personally appeared Michael Goss [witness] being known to me to be the person whose name is subscribed as witness to the foregoing instrument, who, being duly sworn by me, deposes and says that the foregoing instrument was executed and delivered by Charles O. Taylor and Ivie Kay Taylor in the above-named subscribing witness's presence, and that the above-named subscribing witness is not a party to the transaction described in the foregoing instrument and will not receive an interest in or proceeds from the property that is the subject of the transaction.

Witness my hand and Notarial Seal this 9th day of October, 2020.





Signature of Notary Public
Resident of Putnam County, IN

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. Michael Goss

This instrument prepared by Attorney Michael Goss, LLC.
Return deed to Michael Goss, Attorney-at-Law, PO Box 285, Greencastle IN 46135.
Grantees address 7192 E Co Rd 300 N, Poland IN 47868.
Send tax bills to 7192 E Co Rd 300 N, Poland IN 47868.

A.O.

Instrument	Book	Page
202000003725	OR 191	2306



RECEIVED
OCT 15 2020
CLAY COUNTY ASSESSOR

Duly entered for taxation this 12
day of March 19 78
George L. Smith
Auditor Clay County

774
Warranty Deed

Recorded 12 day of March
19 78 at 2:10
o'clock P.M. and recorded in Book
No. 181 Page 276
Lucy R. Spelbring
Recorder Clay County

This Indenture Witnesseth, That **Herschel E. Spelbring and Lucy R. Spelbring, husband and wife,**

of **Clay** County, in the State of **Indiana**, CONVEY and WARRANT to
Charles O. Taylor and Ivie Kay Taylor, husband and wife,

of **Clay** County, in the State of **Indiana**, for the sum of - - - - -
One ----- DOLLARS (\$1.00)

and other valuable consideration, the receipt whereof is hereby acknowledged, the following described REAL
ESTATE in **Clay** County, in the State of **Indiana**, to-wit:--

A part of the Northwest Quarter of the Northwest
Quarter of Section Four (4), Township Eleven (11)
North, Range Five (5) West, as follows: Beginning
at the northeast corner of said quarter quarter
section; thence running west three hundred sixty
(360) feet; thence running south three hundred forty
(340) feet; thence running east three hundred sixty
(360) feet; thence running north three hundred forty
(340) feet to the place of beginning, containing
2.8 acres, more or less, subject to the road right-of-way
off the north end thereof.

For Easement See

O.R. 116 Pg. 196
Instru. No. 2010-3294
Date 9-23-2010

IN WITNESS WHEREOF, The said **Herschel E. Spelbring and Lucy R. Spelbring**

have hereunto set **their** hands and seals, this 27 day of March, A.D., 19 78.

(Seal) Herschel E. Spelbring

Above Name Typewritten or Printed Herschel E. Spelbring

(Seal) Lucy R. Spelbring

Above Name Typewritten or Printed Lucy R. Spelbring

STATE OF **INDIANA**, **CLAY** COUNTY, ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 27 day of March,
19 78, personally appeared **Herschel E. Spelbring and Lucy R. Spelbring,**

and acknowledged this conveyance to be **their** voluntary act and deed.

In Witness Whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires 9-23-80

Susan E. Rodgers
Above Name Typewritten or Printed

This instrument prepared by Amos P. Thomas, Atty., Brazil, Indiana.

Instrument Book Page
201000003925 OR 117 509

[Space Above This Line For Recording Data]

MORTGAGE

(OPEN-END CREDIT - THIS MORTGAGE SECURES FUTURE ADVANCES)

THIS MORTGAGE ("Security Instrument") is given on 29 October 2010
The mortgagor is Charles O. Taylor and Ivie Kay Taylor
Husband & Wife

("Borrower"). This Security Instrument is given to ISU Federal Credit Union
which is organized and existing under the laws of Indiana and whose address is
PO BOX 9608, Terre Haute, IN 47808-9608 ("Lender").
Borrower has entered into a Credit Line Account Variable Interest Rate Home Equity Secured Open-End Credit
Agreement and Truth-In-Lending Disclosure ("Agreement") with Lender on 29 October 2010 , under the
terms of which Borrower may, from time to time, obtain advances not to exceed, at any time, an amount equal to the
Maximum Credit Limit (as defined therein) of
FIFTY-FIVE THOUSAND AND XX / 100

Dollars (U.S. 55,000.00) ("Maximum Credit Limit"). This Agreement provides for monthly payments,
with the full debt, if not paid earlier, due and payable on 12/10/2025 . This Security Instrument
secures to Lender: (a) the repayment of the debt under the Agreement, with interest, including future advances and
all renewals, extensions and modifications of the Agreement; (b) the payment of all other sums, with interest,
advanced under paragraph 5 to protect the security of this Security Instrument; and (c) the performance of
Borrower's covenants and agreements under this Security Instrument and the Agreement. For this purpose,
Borrower does hereby mortgage, grant and convey to Lender the following described property located in
CLAY County, Indiana:

SEE MORTGAGE

A part of the Northwest Quarter of the Northwest Quarter of
Section Four (4), Township Eleven (11) North, Range Five (5)
West, as follows: Beginning at the northeast corner of said
quarter quarter section; thence running west three hundred
sixty (360) feet; thence running south three hundred forty
(340) feet; thence running east three hundred sixty (360)
feet; thence running north three hundred forty (340) feet to
the place of beginning, containing 2.8 acres, more or less,
subject to the road right-of-way off the north end thereof.

which has the address of 7192 E CO RD 300 N

Indiana 47868-9715 ("Property Address");
[Zip Code]

[Street]

POLAND

[City]

201000003925
Filed for Record in (page 1 of 5)
CLAY COUNTY, INDIANA
JOSEPH H DIERDORF, COUNTY RECORDER
11-04-2010 At 11:31 am.
RE MORTGAGE 22.00
OR Book 117 Page 509 - 513

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201000003925 DR 117 510

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 CONVENTS 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.

Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; and Late Charges or Other Fees and Charges. Borrower shall promptly pay when due the principal of, and interest on, the debt owed under the Agreement and any late charges or any other fees and charges due under the Agreement.

2. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. At Lender's request, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph and shall promptly furnish to Lender receipts evidencing the payments.

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

3. Hazard or 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 floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 5.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. 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, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. 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 any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date or amount of the payments due under the Agreement. If under paragraph 17 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

4. Preservation, Maintenance and Protection of the Property. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 15, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest.

5. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's

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which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 5, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 5 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date disbursement at the rate chargeable for advances under the Agreement and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

6. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

7. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower.

In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the 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 condemnor offers to make an award or 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 proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date or amount of the payments due under the Agreement.

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

9. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 14. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but is not personally liable under the Agreement: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Agreement without that Borrower's consent.

10. Loan Charges. If the loan secured by this Security Instrument 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 Agreement or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Agreement.

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

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

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201000003925 OR 117 512

13. Borrower's Copy. Borrower shall be given one conformed copy of this Security Instrument.

14. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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 delivered or mailed 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.

15. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) 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 Agreement 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; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the 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 paragraph 14.

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

17. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument or the Agreement under which acceleration is permitted (but not prior to acceleration under paragraph 14 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 non-existence 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 paragraph 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

18. Release. Upon payment of all sums secured by this Security Instrument and termination of Borrower's ability to obtain further advances under the Agreement, 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.

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

(page 4 of 5)

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201000003925 OR 117 513

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

Witnesses:

Charles O. Taylor (Seal)
-Borrower

Ivie Kay Taylor (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

STATE OF INDIANA, IN

Clay Vigo

County ss:

On this 29 day of October 2010, before me, the undersigned, a Notary Public in and for said County, personally appeared CHARLES O TAYLOR AND IVIE KAY TAYLOR, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

Ramona K. Russell
Notary Public

My Commission expires



Resident of Vigo County, Indiana

This instrument was prepared by: Christina Fenton

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.

Christina Fenton
Printed Name

Copyright Oak Tree Business Systems, Inc., 1992-2007. All Rights Reserved.
OTBS 093 IN (6/07)
OTBS (6/07)

(page 5 of 5)

201000003925
Filed for Record in
CLAY COUNTY, INDIANA
JOSEPH M DIERDORF, COUNTY RECORDER
11-04-2010 At 11:31 am.
RE MORTGAGE 22.00
OR Book 117 Page 509 - 513

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201300000276 OR 134 1729

CERTIFICATE OF ASSUMED BUSINESS NAME

**FOR PERSONS (SOLE PROPRIETORSHIPS, ASSOCIATIONS, OR GENERAL PARTNERSHIP)
ENGAGED IN BUSINESS UNDER A NAME OTHER THAN THEIR OWN (DBA)**

STATE OF INDIANA, COUNTY OF Clay
NAME OF BUSINESS: Legacy Powder Coating
NATURE OF BUSINESS: Powder Coating
ADDRESS OF BUSINESS: 1605 N Bowling Green-Poland Rd.
Bowling Green, IN 47833

PRINTED NAMES AND RESIDENCES OF MEMBERS OF BUSINESS:

Charles Taylor at 7192 E. County Rd. 300 N. Poland, IN 47868
Mitchell Whitaker 1605 N. Bowling Green Poland Rd
Bowling Green, IN 47833
_____ at _____
_____ at _____

FORM PREPARED BY: Charles Taylor

SECTION TO BE COMPLETED BY/IN PRESENCE OF NOTARY PUBLIC OR COUNTY RECORDER

I hereby certify that I have personal knowledge of the facts stated above and that each of them is true.



Charles Taylor
Member's Signature
Charles Taylor
Printed Name
Partner
Capacity

Subscribed and sworn to before me, this 18th day of JANUARY, 2013.

Joseph M. Dierdorf
Signature of Notary/Recorder
JOSEPH M. DIERDORF
Printed Name
CLAY
County of Residence

My Commission Expires:

(Notaries Only)

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.

Charles Taylor
Printed Name

201300000276
Filed for Record in
CLAY COUNTY, INDIANA
JOSEPH M. DIERDORF, COUNTY RECORDER
01-18-2013 At 11:01 am.
DOING BSNS 11.00
OR Book 134 Page 1729 - 1729

Instrument Book Page
201300001571 OR 137 101

LIVING WILL DECLARATION
and
COMBINED DURABLE POWER OF ATTORNEY FOR HEALTH
CARE AND HEALTH CARE REPRESENTATIVE APPOINTMENT

I. LIVING WILL DECLARATION

Declaration made this 18 day of April, 2013, Mary L. Taylor, being at least eighteen (18) years old and of sound mind, willfully and voluntarily make known my desires that my dying shall not be artificially prolonged under the circumstances set forth below, and I declare:

A. STATEMENT OF DECLARANT. If at any time my attending physician certifies in writing that (1) I have an incurable injury, disease, or illness or a permanently unconscious condition; (2) my death will occur within a short period of time or that I will remain in a permanently unconscious condition; and (3) the use of life-prolonging procedures would serve only to artificially prolong the dying process, I direct that such procedures be withheld or withdrawn, and that I be permitted to die naturally with only the performance or provision of any medical procedure or medication necessary to provide me with comfort care or to alleviate pain, and, if I have so indicated below, the provision of artificially supplied nutrition and hydration. (Indicate your choice by initialing or making your mark before signing this declaration):

 (Initials) I wish to receive artificially supplied nutrition and hydration, even if the effort to sustain life is futile or excessively burdensome to me.

 (Initials) I do not wish to receive artificially supplied nutrition and hydration if the effort to sustain life is futile or excessively burdensome to me.

201300001571
Filed for Record in
CLAY COUNTY, INDIANA
JOSEPH M DIERDORF, COUNTY RECORDER
04-26-2013 At 01:22 PM.
PRW ATTY 21.00
OR Book 137 Page 101 - 106

MLT (Initials) I intentionally make no decision concerning artificially supplied nutrition and hydration, leaving the decision to my health care representative appointed under IC 16-36-1-7 or my attorney in fact with health care powers under IC 30-5-5.

In the absence of my ability to give directions regarding the use of such life-prolonging procedures, it is my intention that this declaration be honored by my family and physician as the final expression of my legal right to refuse medical or surgical treatment and I accept the consequences from such refusal.

II. COMBINED DURABLE POWER OF ATTORNEY FOR HEALTH CARE AND HEALTH CARE REPRESENTATIVE APPOINTMENT

A. DESIGNATION OF HEALTH CARE AGENT. I, Mary L. Taylor, appoint:

Agent Name: Charles O. Taylor
Address: 7192 East County Road 300 North
Poland, IN 47868
Phone: Home: 812/986-2309 Work: 812/659-7170
Relation, if any: Son

as my Attorney-in-Fact and Health Care Representative ("Agent") to make any and all health care decisions for me if I become unable to make such decisions for myself, except to the extent I state otherwise in this document.

B. CREATION OF DURABLE POWER OF ATTORNEY FOR HEALTH CARE. By this document I intend to create a Durable Power of Attorney for Health Care. This power of attorney shall take effect upon my disability, incapacity, or incompetency, and shall continue during such disability, incapacity, or incompetency.

C. GENERAL STATEMENT OF AUTHORITY GRANTED. Subject to any limitations in this document, I grant to my Agent full power and authority to make health care decisions for me to the same extent that I could make such decisions for myself if I had the capacity to do so, including the power to direct the withdrawal or withholding of artificially provided food and fluids. In making any decision, my Agent shall attempt to discuss the proposed decision with me to determine my desires if I am able to communicate in any way.

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In exercising this authority, my Agent shall make health care decisions that are consistent with my desires as stated in this document or otherwise made known to my Agent. If my desires regarding a particular health care decision are not known to my Agent, then my Agent shall make the decision for me based upon what my Agent believes to be in my best interests.

D. AUTOPSY, ANATOMICAL GIFTS, DISPOSITION OF REMAINS. I authorize my Agent, to the extent permitted by law, to make anatomical gifts of part or all of my body for medical purposes, authorize an autopsy, and direct the disposition of my remains including executing a funeral planning declaration on behalf of the principal in accordance with IC 29-2-19.

E. DURATION. The appointment of my Health Care Agent does not commence until I am incapable of consenting to health care treatment, and such appointment is not effective if I later become capable of consenting.

F. DESIGNATION OF ALTERNATE AGENT. If the person designated as my Agent is not available or unable to act, I designate the following persons to serve as my Agent to make health care decisions for me as authorized by this document, who serve in the following order:

FIRST ALTERNATE AGENT

Agent Name: Joanna M. Harlan
Address: 509 South Jefferson Street
 West Frankfort, IL 62896
Phone: Home: 618/923-1639 Work: None

SECOND ALTERNATE AGENT

Agent Name: Ivie Kay Taylor
Address: 7192 East County Road 300 North
 Poland, IN 47868
Phone: Home: 812/986-2309 Work: 812/237-8281

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III. GENERAL PROVISIONS

A. HOLD HARMLESS.

All persons or entities who in good faith endeavor to carry out the terms and provisions of this document shall not be liable to me, my estate, my heirs or assigns for any damages or claims arising because of their action or inaction based on this document, and my estate shall defend and indemnify them.

B. SEVERABILITY.

If any provision of this document is held to be invalid, such invalidity shall not affect the other provisions which can be given effect without the invalid provision, and to this end the directions in this document are severable.

C. STATEMENT OF INTENTIONS.

It is my intent that this document be legally binding and effective. If the law does not recognize this document as legally binding and effective, it is my intent that this document be taken as a formal statement of my desire concerning the method by which any health care decisions should be made on my behalf during any period in which I am unable to make such decisions.

(YOU MUST SIGN THIS DOCUMENT IN THE PRESENCE OF TWO WITNESSES AND A NOTARY PUBLIC)

I have read and understand the contents of this document and the effect of this grant of powers to my Agent. I am emotionally and mentally competent to make this declaration.

Signed on 18 day of April, 2013

Signature: Mary L. Taylor

Name: Mary L. Taylor
Address: 501 Main Street
Clay City
Clay County
Indiana

Birthdate: March 11, 1922

Prepared by
Ivie Kay Taylor

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Mary L. Taylor has been personally known to me and I believe him/her to be of sound mind. I did not sign Mary L. Taylor's signature above for or at the direction of Mary L. Taylor. I am not a parent, spouse, or child of Mary L. Taylor. I am not entitled to any part of Mary L. Taylor's estate or directly financially responsible for Mary L. Taylor's medical care. I am competent and at least eighteen (18) years old.

Witness Signature: Brenda Hawkins

Name: Brenda Hawkins

Address: 10812 So State Rd 59
Clay City, IN 47841

Date: 04-18-2013

Witness Signature: Lisa Thatcher

Name: Lisa Thatcher

Address: 8020 S. Co. Rd 50W.
Clay City In 47841

Date: 4-18-2013

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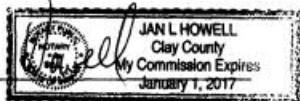
State of IN

County of CLAY ss:

On this 18 day of April, 2013, Mary L. Taylor, known to me (or satisfactorily proven) to be the person named in the foregoing instrument, personally appeared before me, a Notary Public, within and for the said State and County, and acknowledged that she freely and voluntarily executed the same for the purposes stated in the document.

My commission expires: 1-1-2017

J. L. Howell
Notary Public



NOTICE TO ATTORNEY-IN-FACT

The Attorney-in-Fact shall ascertain whether Mary L. Taylor has notified Mary L. Taylor's health care providers that a power of attorney has been executed. If Mary L. Taylor has not notified Mary L. Taylor's health care providers of the existence of a power of attorney, the Attorney-in-Fact shall notify the health care providers of the existence of the power of attorney.

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.

Charles O. Taylor

201300001571
Filed for Record in
CLAY COUNTY, INDIANA
JOSEPH M DIERDORF, COUNTY RECORDER
04-26-2013 At 01:22 PM.
PRW ATTY 21.00
OR Book 137 Page 101 - 106

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DURABLE POWER OF ATTORNEY

I, Mary L. Taylor, residing at 501 Main Street, Clay City, Indiana 47841, hereby appoint Charles O. Taylor of 7192 East County Road 300 North, Poland, Indiana 47868 and Joanna M. Harlan of 509 South Jefferson Street, West Frankfort, Illinois 62896 as my attorneys-in-fact (collectively referred to as my "Agent"). Each Agent may act independently, without the consent of the other Agent.

If both Agents are unable to serve (either together or independently) I appoint Ivie Kay Taylor, 7192 East County Road 300 North, Poland, Indiana 47868 to act as my Alternate Successor Agent to serve alone.

This Power of Attorney shall not be affected by my subsequent incapacity.

I hereby revoke any and all general powers of attorney and special powers of attorney that previously have been signed by me. However, the preceding sentence shall not have the effect of revoking any powers of attorney that are directly related to my health care that previously have been signed by me.

My Agent shall have full power and authority to act on my behalf. This power and authority shall authorize my Agent to manage and conduct all of my affairs and to exercise all of my legal rights and powers, including all rights and powers that I may acquire in the future. My Agent's powers shall include, but not be limited to, the power to:

1. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, retirement plan accounts, and other similar accounts with financial institutions.

a. Conduct any business with any banking or financial institution with respect to any of my accounts, including, but not limited to, making deposits and withdrawals, negotiating or endorsing any checks or other instruments with respect to any such accounts, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation or political entity.

201300001572
Filed for Record in
CLAY COUNTY, INDIANA
JOSEPH M DIERDORF, COUNTY RECORDER
04-26-2013 At 01:22 PM.
RW ATTY 33.00
OR Book 137 Page 107 - 118

- 35 b. Perform any act necessary to deposit, negotiate, sell or transfer any note, security, or
36 draft of the United States of America, including U.S. Treasury Securities.
37
38 c. Have access to any safe deposit box that I might own, including its contents.
39
40 2. Sell, exchange, buy, invest, or reinvest any assets or property owned by me. Such assets
41 or property may include income producing or non-income producing assets and property.
42
43 3. Purchase and/or maintain insurance and annuity contracts, including life insurance upon
44 my life or the life of any other appropriate person.
45
46 4. Take any and all legal steps necessary to collect any amount or debt owed to me, or to
47 settle any claim, whether made against me or asserted on my behalf against any other
48 person or entity.
49
50 5. Enter into binding contracts on my behalf.
51
52 6. Exercise all stock rights on my behalf as my proxy, including all rights with respect to
53 stocks, bonds, debentures, commodities, options or other investments.
54
55 7. Maintain and/or operate any business that I may own.
56
57 8. Employ professional and business assistance as may be appropriate, including attorneys,
58 accountants, and real estate Agents.
59
60 9. Sell, convey, lease, mortgage, manage, insure, improve, repair, or perform any other act
61 with respect to any of my property (now owned or later acquired) including, but not limited
62 to, real estate and real estate rights (including the right to remove tenants and to recover
63 possession). This includes the right to sell or encumber any homestead that I now own or
64 may own in the future.
65
66 10. Prepare, sign, and file documents with any governmental body or agency, including,
67 but not limited to, authorization to:
68
69 a. Prepare, sign and file income and other tax returns with federal, state, local, and
70 other governmental bodies.

b. Obtain information or documents from any government or its agencies, and represent me in all tax matters, including the authority to negotiate, compromise, or settle any matter with such government or agency.

c. Prepare applications, provide information, and perform any other act reasonably requested by any government or its agencies in connection with governmental benefits (including medical, military and social security benefits), and to appoint anyone, including my Agent, to act as my "Representative Payee" for the purpose of receiving Social Security benefits.

11. Make gifts from my assets to members of my family and to such other persons or charitable organizations with whom I have an established pattern of giving (or if it is appropriate to make such gifts for estate planning and/or tax purposes), to file state and federal gift tax returns, and to file a tax election to split gifts with my spouse, if any. No Agent acting under this instrument, except as specifically authorized in this instrument, shall have the power or authority to (a) gift, appoint, assign or designate any of my assets, interests or rights, directly or indirectly, to such Agent, such Agent's estate, such Agent's creditors, or the creditors of such Agent's estate, (b) exercise any powers of appointment I may hold in favor of such Agent, such Agent's estate, such Agent's creditors, or the creditors of such Agent's estate, or (c) use any of my assets to discharge any of such Agent's legal obligations, including any obligations of support which such Agent may owe to others, excluding those whom I am legally obligated to support.

12. To transfer any of my assets to the trustee of any revocable trust created by me, if such trust is in existence at the time of such transfer.

13. To utilize my assets to fund a trust not created by me, but to which I have either established a pattern of funding, or to fund a trust created by my Agent for my benefit or the benefit of my dependents, heirs or devisees upon the advice of a financial adviser.

14. Subject to other provisions of this document, my Agent may disclaim any interest, which might otherwise be transferred or distributed to me from any other person, estate, trust, or other entity, as may be appropriate. However, my Agent may not disclaim assets to which I would be entitled, if the result is that the disclaimed assets pass directly or indirectly to my Agent or my Agent's estate. Provided that they are not the same person,

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my Agent may disclaim assets which pass to my Gift Agent, and my Gift Agent may disclaim assets which pass to my Agent.

15. Have access to my healthcare and medical records and statements regarding billing, insurance and payments.

This Power of Attorney shall be construed broadly as a General Power of Attorney. The listing of specific powers is not intended to limit or restrict the general powers granted in this Power of Attorney in any manner.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing, (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, or (iii) my Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney. A Successor Agent shall not be liable for acts of a prior Agent.

No person who relies in good faith on the authority of my Agent under this instrument shall incur any liability to me, my estate or my personal representative. I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument.

My Agent shall not be entitled to any compensation, during my lifetime or upon my death, for any services provided as my Agent. My Agent shall be entitled to reimbursement of all reasonable expenses incurred as a result of carrying out any provision of this Power of Attorney.

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My Agent shall provide an accounting for all funds handled and all acts performed as my Agent as required under state law or upon my request or the request of any authorized personal representative, fiduciary or court of record acting on my behalf. This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

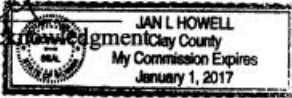
Dated 3-6-13, _____, at Clay City, Indiana.

Mary L. Taylor
Mary L. Taylor

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201300001572 OR 137 112

155 STATE OF INDIANA,
156 COUNTY OF CLAY, ss:

157
158 The foregoing instrument was acknowledged before me this 6 day of
159 March, 2013 by Mary L. Taylor, who is personally known to me or who has
160
161 produced Drivers License as identification.
162
163

164
165
166
167 Signature of person taking acknowledgment 
168 Jan Howell
169
170 Name typed, printed, or stamped

Notice to Person Executing Power of Attorney:

A Power of Attorney is an important legal document. By signing the Power of Attorney, you are authorizing another person to act for you, the principal. Before you sign this Power of Attorney, you should know these important facts:

Your Agent (attorney-in-fact) has no duty to act unless you and your Agent agree otherwise in writing.

This document gives your Agent the powers to manage, dispose of, sell and convey your real and personal property, and to use your property as security if your Agent borrows money on your behalf, unless you provide otherwise in this Power of Attorney.

Your Agent will have the right to receive reasonable payment for services provided under this Power of Attorney unless you provide otherwise in this Power of Attorney.

The powers you give your Agent will continue to exist for your entire lifetime, unless you state that the Power of Attorney will last for a shorter period of time or unless you otherwise terminate the Power of Attorney. The powers you give your Agent in this Power of Attorney will continue to exist even if you can no longer make your own decisions respecting the management of your property, unless you provide otherwise in this Power of Attorney.

You can change or correct the terms of this Power of Attorney only by executing a new Power of Attorney, or by executing an amendment through the same formalities as an original.

You have the right to revoke or terminate this Power of Attorney at any time, so long as you are competent.

This Power of Attorney must be dated and must be acknowledged before a notary public or signed by two witnesses. If the Power of Attorney is signed by two witnesses, the witnesses must be mentally competent and they must witness the principal's signing of the Power of Attorney or (2) the principal's signing or acknowledgment of his or her signature. A Power of Attorney that may affect real property should be acknowledged before a notary public so that it may easily be recorded.

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207 You should read this Power of Attorney carefully. When effective, this Power of Attorney
208 will give your Agent the right to deal with property that you now have or might acquire in
209 the future. The Power of Attorney is important to you. If you do not understand the Power
210 of Attorney, or any provision of it, then you should obtain the assistance of an attorney or
211 other qualified person.
212

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Notice to Person Accepting the Appointment as Attorney-in-Fact:

By acting or agreeing to act as the Agent (attorney-in-fact) under this Power of Attorney, you assume the fiduciary and other legal responsibilities of an Agent. These responsibilities include:

1. The legal duty to: act solely in the interest of the principal; act loyally, with care, competence, and diligence; and avoid conflicts of interest.
2. The legal duty to keep a record of all transactions made on behalf of the principal, including the responsibility to produce receipts, ledgers and other records of all deposits, disbursements or other transactions involving the principal's assets or indebtedness.
3. To cooperate with the principal's Agent for health care decisions, should the principal appoint such an Agent, in making decisions in accordance with the principal's desires or in the best interest of the principal if the principal's wishes are not known.
4. The legal duty to preserve the principal's estate plan, if one exists, and the principal's desires for such plan to be preserved.
5. The legal duty to keep the principal's property separate and distinct from any other property owned or controlled by you.
6. The legal duty to terminate actions as Agent (Attorney-in-Fact) under this Power of Attorney upon the occurrence of any of the following:
 - a. Principal's death;
 - b. Revocation of the Power of Attorney of principal;
 - c. The arrival of any date stated in the Power of Attorney, which states the termination of the Power of Attorney, if any; or
 - d. No additional action is required under the Power of Attorney.
7. If you are the spouse of the principal, the Power of Attorney terminates upon legal separation or dissolution of the marriage.

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247 8. You may be held responsible and liable for any intentional actions which violate or abuse your
248 authority under this Power of Attorney as provided by the state and federal laws governing this
249 Power of Attorney.

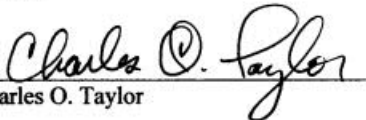
250
251 9. You have the right to seek legal advice if you do not understand your duties as Agent or any
252 provisions in the Power of Attorney.

253
254 You may not transfer the principal's property to yourself without full and adequate consideration
255 or accept a gift of the principal's property unless this Power of Attorney specifically authorizes
256 you to transfer property to yourself or accept a gift of the principal's property. If you transfer the
257 principal's property to yourself without specific authorization in the Power of Attorney, you may
258 be prosecuted for fraud and/or embezzlement. If the principal is 65 years of age or older at the
259 time that the property is transferred to you without authority, you may also be prosecuted for
260 elder abuse under Penal Code Section 368. In addition to criminal prosecution, you may be sued
261 in civil court.

262 I have read the foregoing notice and I understand the legal and fiduciary duties that I assume by
263 acting or agreeing to act as the Agent (attorney-in-fact) under the terms of this Power of
264 Attorney.

265
266 Date: 3-6-13

267
268 Signed:

269
270 
271 Charles O. Taylor
272

Instrument Book Page
201300001572 OR 137 117

Notice to Person Accepting the Appointment as Attorney-in-Fact:

By acting or agreeing to act as the Agent (attorney-in-fact) under this Power of Attorney, you assume the fiduciary and other legal responsibilities of an Agent. These responsibilities include:

1. The legal duty to: act solely in the interest of the principal; act loyally, with care, competence, and diligence; and avoid conflicts of interest.

2. The legal duty to keep a record of all transactions made on behalf of the principal, including the responsibility to produce receipts, ledgers and other records of all deposits, disbursements or other transactions involving the principal's assets or indebtedness.

3. To cooperate with the principal's Agent for health care decisions, should the principal appoint such an Agent, in making decisions in accordance with the principal's desires or in the best interest of the principal if the principal's wishes are not known.

4. The legal duty to preserve the principal's estate plan, if one exists, and the principal's desires for such plan to be preserved.

5. The legal duty to keep the principal's property separate and distinct from any other property owned or controlled by you.

6. The legal duty to terminate actions as Agent (Attorney-in-Fact) under this Power of Attorney upon the occurrence of any of the following:

- a. Principal's death;
- b. Revocation of the Power of Attorney of principal;
- c. The arrival of any date stated in the Power of Attorney, which states the termination of the Power of Attorney, if any; or
- d. No additional action is required under the Power of Attorney.

7. If you are the spouse of the principal, the Power of Attorney terminates upon legal separation or dissolution of the marriage.

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8. You may be held responsible and liable for any intentional actions which violate or abuse your authority under this Power of Attorney as provided by the state and federal laws governing this Power of Attorney.

9. You have the right to seek legal advice if you do not understand your duties as Agent or any provisions in the Power of Attorney.

You may not transfer the principal's property to yourself without full and adequate consideration or accept a gift of the principal's property unless this Power of Attorney specifically authorizes you to transfer property to yourself or accept a gift of the principal's property. If you transfer the principal's property to yourself without specific authorization in the Power of Attorney, you may be prosecuted for fraud and/or embezzlement. If the principal is 65 years of age or older at the time that the property is transferred to you without authority, you may also be prosecuted for elder abuse under Penal Code Section 368. In addition to criminal prosecution, you may be sued in civil court.

I have read the foregoing notice and I understand the legal and fiduciary duties that I assume by acting or agreeing to act as the Agent (attorney-in-fact) under the terms of this Power of Attorney.

Date: 3-6-13

Signed:

Joanna M. Harlan
Joanna M. Harlan

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.

Charles O. Taylor

This document was prepared by
Ivie Kay Taylor
7192 East County Road 300 North
Poland, Indiana 47868
8129862309
Daughter-in-law

201300001572
Filed for Record in
CLAY COUNTY, INDIANA
JOSEPH M DIERDORF, COUNTY RECORDER
04-26-2013 At 01:22 PM.
PRW ATTY 33.00
OR Book 137 Page 107 - 118

Criteria: Party Name = TAYLOR CHARLES

Last Indexed Date: 06/16/2025

Last Verified Date: 06/13/2025

RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
10/15/2020	10/09/2020	202000003725	WARRANTY...	TAYLOR CHARLES O		GRANTOR
10/15/2020	10/09/2020	202000003725	WARRANTY...	TAYLOR CHARLES TRUST		GRANTEE
08/18/2015	08/05/2015	201500002501	WARRANTY...	TAYLOR CHARLES O ATT...		GRANTOR
04/26/2013	03/06/2013	201300001572	POWER OF...	TAYLOR CHARLES O		GRANTEE
04/26/2013	04/18/2013	201300001571	POWER OF...	TAYLOR CHARLES O		GRANTEE
01/18/2013	01/18/2013	201300000276	DOING BU...	TAYLOR CHARLES		GRANTOR
08/08/2012	07/26/2012	201200002972	RELEASE	TAYLOR CHARLES O		GRANTEE
12/08/2010	12/07/2010	201000004346	RELEASE	TAYLOR CHARLES O		GRANTEE
11/04/2010	10/29/2010	201000003925	MORTGAGE	TAYLOR CHARLES O		GRANTOR
09/23/2010	08/24/2010	201000003294	EASEMENT	TAYLOR CHARLES O		GRANTOR
05/15/2001	05/09/2001	200100002282	MORTGAGE	TAYLOR CHARLES O		GRANTOR
09/24/1997	09/23/1997	199700093827	RELEASE	TAYLOR CHARLES O		GRANTEE
05/30/1995	05/23/1995	199500002005	MORTGAGE	TAYLOR CHARLES O		GRANTOR
07/29/1992	07/07/1992	199200002990	RELEASE	TAYLOR CHARLES O.		GRANTEE
06/15/1992	06/06/1992	199200002370	MORTGAGE	TAYLOR CHARLES O		GRANTOR

DataSource: Clay, IN

Criteria: Party Name = TAYLOR CHARLES

Last Indexed Date: 06/16/2025

Last Verified Date: 06/13/2025

RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
03/22/1978	03/22/1978	197800000774	WARRANTY...	TAYLOR CHARLES O		GRANTEE
09/16/1976	09/15/1976	197600003223	WARRANTY...	TAYLOR CHARLES O		GRANTOR
05/22/1973	05/17/1973	197300001879	WARRANTY...	TAYLOR CHARLES O		GRANTEE
05/22/1973	05/16/1973	197300001878	WARRANTY...	TAYLOR CHARLES O		GRANTEE
02/21/1928	02/04/1928	192800000474	WARRANTY...	TAYLOR CHARLES		GRANTOR