



**LIEN SEARCH
PRODUCT COVER SHEET**

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-IFC-02911	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	LESLIE MCGREW		
PROPERTY ADDRESS:	2698 N MAIN STREET		
CITY, STATE AND COUNTY:	SELYVILLE, INDIANA (IN) AND VIGO		

SEARCH INFORMATION

SEARCH DATE:	09/04/2025	EFFECTIVE DATE:	09/03/2025
NAME(S) SEARCHED:	MCGREW LESLIE		
ADDRESS/PARCEL SEARCHED:	2698 N MAIN STREET, SELVYVILLE, IN 47878/84-07-11-326-003.000-010, 84-07-11-177-006.000-008		

ASSESSMENT INFORMATION

COMMENTS:	
-----------	--

CURRENT OWNER VESTING

LESLIE MCGREW

COMMENTS:	
-----------	--

VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	KAREN A. DAVIS
DATED DATE:	03/21/2019	GRANTEE:	LESLIE MCGREW
BOOK/PAGE:	N/A	RECORDED DATE:	03/27/2019
INSTRUMENT NO:	2019003063		
COMMENTS:			

CURRENT TAXES - 84-07-11-326-003.000-010

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2024 PAY 2025(SPRING)	TAX YEAR:	2024 PAY 2025(FALL)
TAX AMOUNT:	\$533.24	TAX AMOUNT:	\$533.24
TAX STATUS:	PAID	TAX STATUS:	DUE
DUE DATE:	05/12/2025	DUE DATE:	11/10/2025
DELINQUENT DATE:		DELINQUENT DATE:	

CURRENT TAXES - 84-07-11-177-006.000-008

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2024 PAY 2025(SPRING)	TAX YEAR:	2024 PAY 2025(FALL)
TAX AMOUNT:	\$29.19	TAX AMOUNT:	\$29.19
TAX STATUS:	PAID	TAX STATUS:	DUE
DUE DATE:	05/12/2025	DUE DATE:	11/10/2025
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$65,000.00
DATED DATE:	03/21/2019	RECORDED DATE	03/27/2019
INSTRUMENT NO:	2019003064	BOOK/PAGE:	N/A
OPEN/CLOSED:	CLOSED-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	LESLIE A MCGREW		
LENDER:	INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION		
TRUSTEE:	N/A		
COMMENTS:			

FOR PREAMBLE

CITY/TOWNSHIP/PARISH:	CITY OF SELYVILLE
ADDITIONAL NOTES	
CONTRACT DEED RECORDED ON 02/22/2019 IN INSTRUMENT NO. 2019001937.	
NOTE: AS PER TAX COLLECTOR THE GIVEN PARCEL "84-07-11-177-011.000-010" IS COMBINED WITH "84-07-11-326-003.000-010" HENCE REPORTED THE SAME.	
LEGAL DESCRIPTION	
<p>THE FOLLOWING DESCRIBED REAL ESTATE IN VIGO COUNTY, IN THE STATE OF INDIANA, TO-WIT:</p> <p>100 FEET OF EVEN WIDTH OFF OF THE NORTH END OF LOT NUMBER 1 OF THE PLAT OF ESTATES OF ORLANDO C. DICKERSON AND ANNA M. DICKERSON IN THE SOUTHWEST QUARTER OF SECTION 11, TOWNSHIP 12 NORTH, RANGE 8 WEST, ALL IN THE TOWN OF SEELYVILLE, VIGO COUNTY, INDIANA, SAID PLAT BEING RECORDED IN BOOK 14, PAGE 2 IN THE OFFICE OF THE RECORDER OF VIGO COUNTY, INDIANA.</p> <p>ALSO</p> <p>BEGINNING 257 FEET WEST OF THE SOUTH EAST CORNER OF THE NORTH WEST QUARTER OF SECTION 11, TOWNSHIP 12 NORTH, RANGE 8 WEST THENCE WEST 403 FEET, THENCE NORTH 187 FEET, THENCE EAST 145 FEET, THENCE SOUTH 43 FEET, THENCE EAST 258 FEET, THENCE SOUTH 145 FEET TO THE PLACE OF BEGINNING.</p> <p>EXCEPT ALL COAL, CLAYS, MINERALS AND MINERAL SUBSTANCES LYING UNDER THE SURFACE OF SAID LAND.</p> <p>SUBJECT TO ANY EASEMENTS, AGREEMENTS, STREETS, ALLEYS, RESTRICTIONS, COVENANTS, BUILDING LINES, AND RIGHTS OF WAY OF PUBLIC RECORD INCLUDING BUT NOT LIMITED TO:</p> <p>A) CONDITIONS, RESTRICTIONS, COVENANTS AND EASEMENTS SET FORTH ON THE PLAT OF ESTATE OF ORLANDO C DICKERSON AND ANNA M. DICKERSON AS SHOWN IN PLAT RECORD 14, PAGE 2.</p> <p>B) SUBJECT TO COAL CLAYS, MINERALS AND MINERAL SUBSTANCES LYING UNDER THE SURFACE OF SAID LAND.</p>	

Tax Certificate Details

Assessed Values			
Property Address:	2698 N MAIN STREET SEELYVILLE IN- 47878	Year	2024
Owner's Name :	LESLIE MCGREW	Land	\$ 2,700.00
Parcel ID:	84-07-11-177-006.000-008	Improvements	\$ -
Client Order#	LL-IFC-02911	Total Assessed Value	\$ 2,700.00
		Exemptions	\$ -

Tax Cert Notes

2024 1st half taxes is paid and 2nd half taxes is due as reported.
There are no prior year delinquent taxes on this property.

Tax Detail

VIGO COUNTY

Agency Type: COUNTY
Agency Address: 191 Oak Street Terre Haute IN 47807
Phone: (812) 462-3251

Tax Summary

Collector:	Tax Year	Period	Base Tax	Status:	Due Date	Paid Date	Amount Due
COUNTY	2024	1	\$29.19	Paid	05/12/2025	04/22/2025	\$0.00
COUNTY	2024	2	\$29.19	Due	11/10/2025	N/A	\$29.19

Tax Certificate Details

Assessed Values			
Property Address:	2698 N MAIN STREET SEELYVILLE IN- 47878	Year	2024
Owner's Name :	LESLIE MCGREW	Land	\$ 26,400.00
Parcel ID:	84-07-11-326-003.000-010	Improvements	\$ 89,900.00
Client Order#	LL-IFC-02911	Total Assessed Value	\$ 116,300.00
		Exemptions	\$ 72,300.00

Tax Cert Notes

2024 1st half taxes is paid and 2nd half taxes is due as reported.
There are no prior year delinquent taxes on this property.
As per tax collector the given parcel "84-07-11-177-011.000-010" is combined with "84-07-11-326-003.000-010"

hence reported the same.

Tax Detail

VIGO COUNTY

Agency Type: COUNTY
Agency Address: 191 Oak Street Terre Haute IN 47807
Phone: (812) 462-3251

Tax Summary

Collector:	Tax Year	Period	Base Tax	Status:	Due Date	Paid Date	Amount Due
COUNTY	2024	1	\$533.24	Paid	05/12/2025	04/22/2025	\$0.00
COUNTY	2024	2	\$533.24	Due	11/10/2025	N/A	\$533.24

Information on this cert is current as of 09/08/2025

Vigo County, IN / City of Terre Haute

Summary - Assessor's Office

Parcel ID 84-07-11-177-006.000-008
Tax ID 84-07-11-177-006.000-008
Section Plat 11
Routing Number
Neighborhood 105514 - LOST CREEK
Property Address N Main St
 Seelyville, IN 47878
Legal Description MID S PRT SE COR NW D-439/4866 11-12-8 1.130 AC
 (Note: Not to be used on legal documents)
Acreage 1.13
Class 501 - Res Vacant unplatted 0-9.99ac
Tax District/Area 008 - LOST CREEK

[View Map](#)

Owner - Auditor's Office

Deeded Owner
[McGrew Leslie](#)
 2698 N Main Street
 Terre Haute, IN 47803

Site Description - Assessor's Office

Topography
Public Utilities
Street or Road
Neigh. Life Cycle
Legal Acres 1.13
Legal Sq Ft 0

Taxing Rate

2.3305

Land - Assessor's Office

Land Type	Soil ID	Actual Front	Acreage	Effect. Front	Effect. Depth	Prod Factor	Depth Factor	Meas Sq Ft	Base Rate	Adj Rate	Extended Value	Influ. Factor	Value
RESIDENTIAL EXCESS ACREAGE	IVA		1.130			1.00	1.00		2,359.00	2,359.00	2,670.00		2,670.00

Land Detail Value Sum 2,670.00

Transfer History - Assessor's Office

Date	Grantor	Grantee	Document #	Deed-Transaction Type	Transfer Type	Amount	Adjusted Sale Price
3/27/2019	DAVIS KAREN A	MCGREW LESLIE	2019003063	Wa	S	\$21,600	\$21,600

Transfer Recording - Auditor's Office

Date	From	To	Instrument	Doc #
3/27/2019	DAVIS KAREN A	MCGREW LESLIE	Warranty Deed	2019003063

Valuation - Assessor's Office

Assessment Year		01/01/2025	01/01/2024	01/01/2023	01/01/2022	01/01/2021
Reason for Change		ANN ADJ	ANN ADJ	ANN ADJ	ANN ADJ	ANN ADJ
VALUATION	Land	\$2,700	\$2,700	\$2,700	\$2,700	\$3,300
(Assessed Value)	Improvements	\$0	\$0	\$0	\$0	\$0
	Total	\$2,700	\$2,700	\$2,700	\$2,700	\$3,300
VALUATION	Land	\$2,700	\$2,700	\$2,700	\$2,700	\$3,300
(True Tax Value)	Improvements	\$0	\$0	\$0	\$0	\$0
	Total	\$2,700	\$2,700	\$2,700	\$2,700	\$3,300

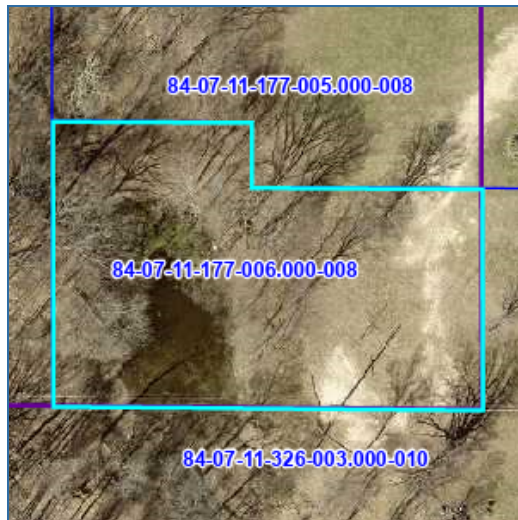
Charges (2021-2025) - Auditor's Office

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

	2024 Pay 2025	2023 Pay 2024	2022 Pay 2023	2021 Pay 2022	2020 Pay 2021
+ Spring Tax	\$29.19	\$32.97	\$31.06	\$39.79	\$36.03
+ Spring Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Spring Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Tax	\$29.19	\$32.97	\$31.06	\$39.79	\$36.03
+ Fall Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Pen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Pen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Other Assess	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Advert Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Tax Sale Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ NSF Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
PTRC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HMST Credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Circuit Breaker	\$4.54	\$0.00	\$0.00	\$0.00	\$0.00
Over 65 CB	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
= Charges	\$58.38	\$65.94	\$62.12	\$79.58	\$72.06
- Surplus Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
- Credits	(\$29.19)	(\$65.94)	(\$62.12)	(\$79.58)	(\$72.06)
= Total Due	\$29.19	\$0.00	\$0.00	\$0.00	\$0.00

Payments (2021-2025) - Treasurer's Office

Year	Receipt #	Transaction Date	Amount
2024 Pay 2025	2516884	4/22/2025	\$29.19
2023 Pay 2024	2472830	10/15/2024	\$32.97
2023 Pay 2024	2407216	4/12/2024	\$32.97
2022 Pay 2023	2367486	10/19/2023	\$31.06
2022 Pay 2023	2301221	4/12/2023	\$31.06
2021 Pay 2022	2261613	10/11/2022	\$39.79
2021 Pay 2022	2196726	4/5/2022	\$39.79
2020 Pay 2021	2157436	10/18/2021	\$36.03
2020 Pay 2021	2093413	4/7/2021	\$36.03

Property Record Card
[Property Record Card \(PDF\)](#)
Form 11
[Form 11 \(PDF\)](#)
Map

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

The information in this web site represents current data from a working file which is updated continuously. Information is believed reliable, but its accuracy cannot be guaranteed. No warranty, expressed or implied, is provided for the data herein, or its use.

[User Privacy Policy](#) | [GDPR Privacy Notice](#)

Last Data Upload: 9/5/2025, 2:40:13 PM

[Contact Us](#)

Developed by
 **SCHNEIDER**
 GEOSPATIAL



LowTaxInfo



N Main St
Seelyville, IN 47878

Mcgrew Leslie
2698 N Main Street
Terre Haute, IN 47803

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

Fall Due by 11/10/2025: \$29.19

\$29.19

Total Due ⓘ

Property Information

Tax Year/Pay Year

2024 / 2025

Parcel Number

84-07-11-177-006.000-008

Duplicate Number

1067919

Property Type

Real

Tax Unit / Description

8 - Lost Creek Township Sanitary

Property Class

RESIDENTIAL VACANT UNPLATTED LAND OF 0-9.99 ACRES

Mortgage Company

ISU Federal Credit Union

Mtg Company Last Changed

03/31/2021

TIF

None

Homestead Credit Filed?

No

Over 65 Circuit Breaker?

No

Legal Description**Note: Not to be used on legal documents**

MID S PRT SE COR NW D-439/4866 11-12-8 1.130 AC

Section-Township-Range

11, 12, 08

Parcel Acres

1.13

Lot Number

No Info

Block/Subdivision

No info

Billing

Detail

	Tax Bill	Adjustments	Balance
Spring Tax:	\$29.19	\$0.00	\$29.19
Spring Penalty:	\$0.00	\$0.00	\$0.00
Spring Annual:	\$0.00	\$0.00	\$0.00
Fall Tax:	\$29.19	\$0.00	\$29.19
Fall Penalty:	\$0.00	\$0.00	\$0.00
Fall Annual:	\$0.00	\$0.00	\$0.00
Delq NTS Tax:	\$0.00	\$0.00	\$0.00
Delq NTS Pen:	\$0.00	\$0.00	\$0.00
Delq TS Tax:	\$0.00	\$0.00	\$0.00
Delq TS Pen:	\$0.00	\$0.00	\$0.00
Other Assess:	\$0.00	\$0.00	\$0.00
Late Fine:	\$0.00	\$0.00	\$0.00
Late Penalty:	\$0.00	\$0.00	\$0.00
Demand Fee:	\$0.00	\$0.00	\$0.00
Jdg Tax/Pen/Int:	\$0.00	\$0.00	\$0.00
Judgement Fee:	\$0.00	\$0.00	\$0.00

	Tax Bill	Adjustments	Balance
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
LIT Credits:	\$0.00	\$0.00	\$0.00
PTRC:	\$0.00	\$0.00	\$0.00
HMST Credit:	\$0.00	\$0.00	\$0.00
Circuit Breaker Credit:	\$4.54	\$0.00	\$4.54
Over 65 CB Credit:	\$0.00	\$0.00	\$0.00
Tax and Penalty:			\$58.38
Other Assess (+):			\$0.00
Fees (+):			\$0.00
Cert to Court (-):			\$0.00
Subtotal:			\$58.38
Receipts:			\$29.19
Total Due:			\$29.19
Surplus Transfer:			\$0.00
Account Balance:			\$29.19

Payments

Payable Year	Entry Date	Payable Period	Amount Paid	Notes	Property Project
2025	04/22/2025	S	\$29.19		N

Tax History

Pay Year	Spring	Fall	Delinquencies	Total Tax	Payments
2025	\$29.19	\$29.19	\$0.00	\$58.38	\$29.19
2024	\$32.97	\$32.97	\$0.00	\$65.94	\$65.94
2023	\$31.06	\$31.06	\$0.00	\$62.12	\$62.12
2022	\$39.79	\$39.79	\$0.00	\$79.58	\$79.58
2021	\$36.03	\$36.03	\$0.00	\$72.06	\$72.06
2020					
2019					

Tax Overview

Current Tax Summary

Tax Summary Item	2024	2025
1. Gross assessed value of property		
1a. Gross assessed value of land and improvements	\$0	\$0
1b. Gross assessed value of all other residential property	\$0	\$2,700
1c. Gross assessed value of all other property	\$2,700	\$0
2. Equals total gross assessed value of property	\$2,700	\$2,700
2a. Minus deductions	\$0	\$0
3. Equals subtotal of net assessed value of property	\$2,700	\$2,700
3a. Multiplied by your local tax rate	2.4422	2.3305
4. Equals gross tax liability	\$65.94	\$62.92
4a. Minus local property tax credits	\$0.00	\$0.00
4b. Minus savings due to property tax cap	\$0.00	(\$4.54)
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	\$65.94	\$58.38

Assessed Values as of 01/01/2024

Land Value	\$2,700
Improvements	\$0

Exemptions / Deductions

Description	Amount
No data	

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
DAVIS KAREN A	03/27/2019		2019003063		

Copyright © 2025 Low Associates, Inc.

Last Updated August 21, 2025





2698 N Main St

Seelyville, IN 47878

McGrew Leslie

2698 N Main Street
Terre Haute, IN 47803

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

Fall Due by 11/10/2025: \$533.24

\$533.24

Total Due ⓘ

Property Information

Tax Year/Pay Year

2024 / 2025

Parcel Number

84-07-11-326-003.000-010

Duplicate Number

1068097

Property Type

Real

Tax Unit / Description

10 - Seelyville Town

Property Class

RESIDENTIAL ONE FAMILY DWELLING ON A PLATTED LOT

Mortgage Company

ISU Federal Credit Union

Mtg Company Last Changed

03/31/2021

TIF

None

Homestead Credit Filed?

Yes

Over 65 Circuit Breaker?

No

Legal Description**Note: Not to be used on legal documents**DICKERSON ESTATES 100' N SIDE & PCE ADJ N SIDE 11-12-8 LOT 1 2.02
AC**Section-Township-Range**

11, 12, 08

Parcel Acres

2.02

Lot Number

1

Block/Subdivision

No info

Billing

Detail

	Tax Bill	Adjustments	Balance
Spring Tax:	\$533.24	\$0.00	\$533.24
Spring Penalty:	\$0.00	\$0.00	\$0.00
Spring Annual:	\$0.00	\$0.00	\$0.00
Fall Tax:	\$533.24	\$0.00	\$533.24
Fall Penalty:	\$0.00	\$0.00	\$0.00
Fall Annual:	\$0.00	\$0.00	\$0.00
Delq NTS Tax:	\$0.00	\$0.00	\$0.00
Delq NTS Pen:	\$0.00	\$0.00	\$0.00
Delq TS Tax:	\$0.00	\$0.00	\$0.00
Delq TS Pen:	\$0.00	\$0.00	\$0.00
Other Assess:	\$0.00	\$0.00	\$0.00
Late Fine:	\$0.00	\$0.00	\$0.00
Late Penalty:	\$0.00	\$0.00	\$0.00
Demand Fee:	\$0.00	\$0.00	\$0.00
Jdg Tax/Pen/Int:	\$0.00	\$0.00	\$0.00
Judgement Fee:	\$0.00	\$0.00	\$0.00

	Tax Bill	Adjustments	Balance
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
LIT Credits:	\$0.00	\$0.00	\$0.00
PTRC:	\$0.00	\$0.00	\$0.00
HMST Credit:	\$0.00	\$0.00	\$0.00
Circuit Breaker Credit:	\$9.94	\$0.00	\$9.94
Over 65 CB Credit:	\$0.00	\$0.00	\$0.00
Tax and Penalty:			\$1,066.48
Other Assess (+):			\$0.00
Fees (+):			\$0.00
Cert to Court (-):			\$0.00
Subtotal:			\$1,066.48
Receipts:			\$533.24
Total Due:			\$533.24
Surplus Transfer:			\$0.00
Account Balance:			\$533.24

Payments

Payable Year	Entry Date	Payable Period	Amount Paid	Notes	Property Project
2025	04/22/2025	S	\$533.24		N

Tax History

Pay Year	Spring	Fall	Delinquencies	Total Tax	Payments
2025	\$533.24	\$533.24	\$0.00	\$1,066.48	\$533.24
2024	\$498.70	\$498.70	\$0.00	\$997.40	\$997.40
2023	\$463.24	\$463.24	\$0.00	\$926.48	\$926.48
2022	\$448.26	\$448.26	\$0.00	\$896.52	\$896.52
2021	\$400.11	\$400.11	\$0.00	\$800.22	\$800.22
2020					
2019					

Tax Overview

Current Tax Summary

Tax Summary Item	2024	2025
1. Gross assessed value of property		
1a. Gross assessed value of land and improvements	\$103,900	\$112,800
1b. Gross assessed value of all other residential property	\$0	\$3,500
1c. Gross assessed value of all other property	\$7,300	\$0
2. Equals total gross assessed value of property	\$111,200	\$116,300
2a. Minus deductions	(\$70,360)	(\$72,300)
3. Equals subtotal of net assessed value of property	\$40,840	\$44,000
3a. Multiplied by your local tax rate	2.4422	2.4464
4. Equals gross tax liability	\$997.40	\$1,076.42
4a. Minus local property tax credits	\$0.00	\$0.00
4b. Minus savings due to property tax cap	\$0.00	(\$9.94)
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	\$997.40	\$1,066.48

Assessed Values as of 01/01/2024

Land Value	\$26,400
Improvements	\$89,900

Exemptions / Deductions

Description	Amount
Homestead Credit	\$48,000.00
Supplemental HSC	\$24,300.00
Count: 2	\$72,300.00

Other Assessments

Assessment Name	Billing	Adjustments	Balance
No data			

History

Property

Event	Date	Effective Date	Create Year	Related Parcel Number	Book	Page	Doc Nbr
Combined (Removed)	05/17/2019	02/22/2019	2021	84-07-11-177-011.000-010	No Info	No Info	No Info
Combined (Kept)	05/17/2019	02/22/2019	2021	84-07-11-177-011.000-010	No Info	No Info	No Info

Transfer

Transferred From	Transfer Date	Reference Number	Document Number	Book	Page
DAVIS KAREN A	03/27/2019		2019003063		

Copyright © 2025 Low Associates, Inc.

Last Updated August 21, 2025



Vigo County, IN / City of Terre Haute

Summary - Assessor's Office

Parcel ID 84-07-11-326-003.000-010
Tax ID 84-07-11-326-003.000-010
Section Plat 11
Routing Number
Neighborhood 117501 - LOST CREEK
Property Address 2698 N Main St
 Seelyville, IN 47878
Legal Description DICKERSON ESTATES 100' N SIDE & PCE ADJ N SIDE 11-12-8 LOT 1 2.02 AC
 (Note: Not to be used on legal documents)
Acreage 2.02
Class 510 - Res 1 fam dwelling platted lot
Tax District/Area 010 - LOST CREEK

 Property photo

[View Map](#)

Owner - Auditor's Office

Deeded Owner
[McGrew Leslie](#)
 2698 N Main Street
 Terre Haute, IN 47803

Site Description - Assessor's Office

Topography
Public Utilities
Street or Road
Neigh. Life Cycle
Legal Acres 2.02
Legal Sq Ft 87,991

Taxing Rate

2.4464

Land - Assessor's Office

Land Type	Soil ID	Actual Front	Acreage	Effect. Front	Effect. Depth	Prod Factor	Depth Factor	Meas Sq Ft	Base Rate	Adj Rate	Extended Value	Influ. Factor	Value
HOMESITE			1.000			1.00	1.00		22,918.00	22,918.00	22,920.00		22,920.00
RESIDENTIAL EXCESS ACREAGE			1.020			1.00	1.00	44,431	3,438.00	3,438.00	3,510.00		3,510.00

Land Detail Value Sum 26,430.00

Residential Dwellings - Assessor's Office

Card 01
Residential Dwelling 1
Occupancy
Story Height 1.0
Roofing Material: Asphalt shingles
Attic None
Basement Type Full
Basement Rec Room None
Finished Rooms 5
Bedrooms 3
Family Rooms 0
Dining Rooms 0
Full Baths 1; 3-Fixt.
Half Baths 0; 0-Fixt.
4 Fixture Baths 0; 0-Fixt.
5 Fixture Baths 0; 0-Fixt.
Kitchen Sinks 1; 1-Fixt.
Water Heaters 1; 1-Fixt.
Central Air No
Primary Heat Central Warm Air
Extra Fixtures 0
Total Fixtures 5
Fireplace Yes
Features Masonry fireplace
Masonry stack (IN)
Porches and Decks Masonry Stoop 12
Wood Deck 247
Wood Deck 72
Yd Item/Spc Fture/Outbldg WOOD FRAME DETACHED GARAGE 624 SF
WOOD FRAME 247 SF
WOOD FRAME UTILITY SHED 70 SF
ABOVE GROUND POOL CIRCULAR 1 IT

Last Updated			
Construction	Floor	Base Area (sf)	Fin. Area (sf)
Wood frame	1.0	1326	1326
Concrete block	B	1326	0
	Total	2652	1326

Improvements - Assessor's Office

Card 01

ID	Use	Const Type	Grade	Year Const	Eff Year	Cond	Base Rate	Features	Adj Rate	Size/ Area	Cost Value	Phys Depr	Obsol Depr	Mrkt Adj	% Comp	Value
D	DWELL		D+1	1955	1955	AV	0.00	MAS, MAS-STK	0	1326	141460	47	0	132	100	99000
01	DETGAR	WOOD FRAME	D+2	1955	1955	AV	41.44		35.43	24 x 26	22110	47	0	132	100	15500
03	WDDK	WOOD FRAME	C	1996	1996	AV	0.00		0	13 x 19	5090	24	0	132	0	5100
04	UTLSHED	WOOD FRAME	D	1980	1980	AV	0.00		0	10 x 7	0	0	0	132	100	100
05	POOLAGC		D	2013	2013	AV	5,200.00		3952	1	3950	85	0	132	100	800

Transfer History - Assessor's Office

Date	Grantor	Grantee	Document #	Deed-Transaction Type	Transfer Type	Amount	Adjusted Sale Price
3/27/2019	DAVIS KAREN A	MCGREW LESLIE	2019003063	Wa	M	\$43,400	\$43,400
2/22/2019	MCGREW LESLIE	MCGREW LESLIE		OW		\$0	\$0

Transfer Recording - Auditor's Office

Date	From	To	Instrument	Doc #
3/27/2019	DAVIS KAREN A	MCGREW LESLIE	Warranty Deed	2019003063
2/22/2019				

Valuation - Assessor's Office

Assessment Year		01/01/2025	01/01/2024	01/01/2023	01/01/2022	01/01/2021
Reason for Change		ANN ADJ	ANN ADJ	ANN ADJ	ANN ADJ	ANN ADJ
VALUATION	Land	\$26,400	\$26,400	\$26,400	\$26,400	\$25,400
(Assessed Value)	Improvements	\$120,500	\$89,900	\$84,800	\$77,400	\$70,700
	Total	\$146,900	\$116,300	\$111,200	\$103,800	\$96,100
VALUATION	Land	\$26,400	\$26,400	\$26,400	\$26,400	\$25,400
(True Tax Value)	Improvements	\$120,500	\$89,900	\$84,800	\$77,400	\$70,700
	Total	\$146,900	\$116,300	\$111,200	\$103,800	\$96,100

Deductions - Auditor's Office

Type	Description	2024 Pay 2025	2023 Pay 2024	2022 Pay 2023	2021 Pay 2022	2020 Pay 2021
Homestead	Homestead Credit	\$48,000.00	\$48,000.00	\$45,000.00	\$45,000.00	\$45,000.00
Homestead	Supplemental HSC	\$24,300.00	\$22,360.00	\$18,130.00	\$15,680.00	\$14,840.00

Charges (2021-2025) - Auditor's Office

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

	2024 Pay 2025	2023 Pay 2024	2022 Pay 2023	2021 Pay 2022	2020 Pay 2021
+ Spring Tax	\$533.24	\$498.70	\$463.24	\$448.26	\$400.11
+ Spring Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Spring Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Tax	\$533.24	\$498.70	\$463.24	\$448.26	\$400.11
+ Fall Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Pen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Pen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Other Assess	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Advert Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Tax Sale Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ NSF Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
PTRC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HMST Credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Circuit Breaker	\$9.94	\$0.00	\$0.00	\$0.00	\$0.00
Over 65 CB	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
= Charges	\$1,066.48	\$997.40	\$926.48	\$896.52	\$800.22
- Surplus Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	2024 Pay 2025	2023 Pay 2024	2022 Pay 2023	2021 Pay 2022	2020 Pay 2021
- Credits	(\$533.24)	(\$997.40)	(\$926.48)	(\$896.52)	(\$800.22)
= Total Due	\$533.24	\$0.00	\$0.00	\$0.00	\$0.00

Property History

Create Year	Date	Effective Date	Event	Related Tax ID #	Instrument Desc	Notes
2011	5/17/2019 12:01:00 PM	2/22/2019 12:00:00 AM	C	117-07-11-177-011		Instrument Type: OWNER REQUEST To Deeded Owner: MCGREW LESLIE Mailing Name: MCGREW LESLIE Mailing Address: 2698 N MAIN STREET City: SEELYVILLE State: IN Zip Code: 47878
2011	5/17/2019 12:01:00 PM	2/22/2019 12:00:00 AM	C2	117-07-11-177-011		Instrument Type: OWNER REQUEST From Deeded Owner: MCGREW LESLIE

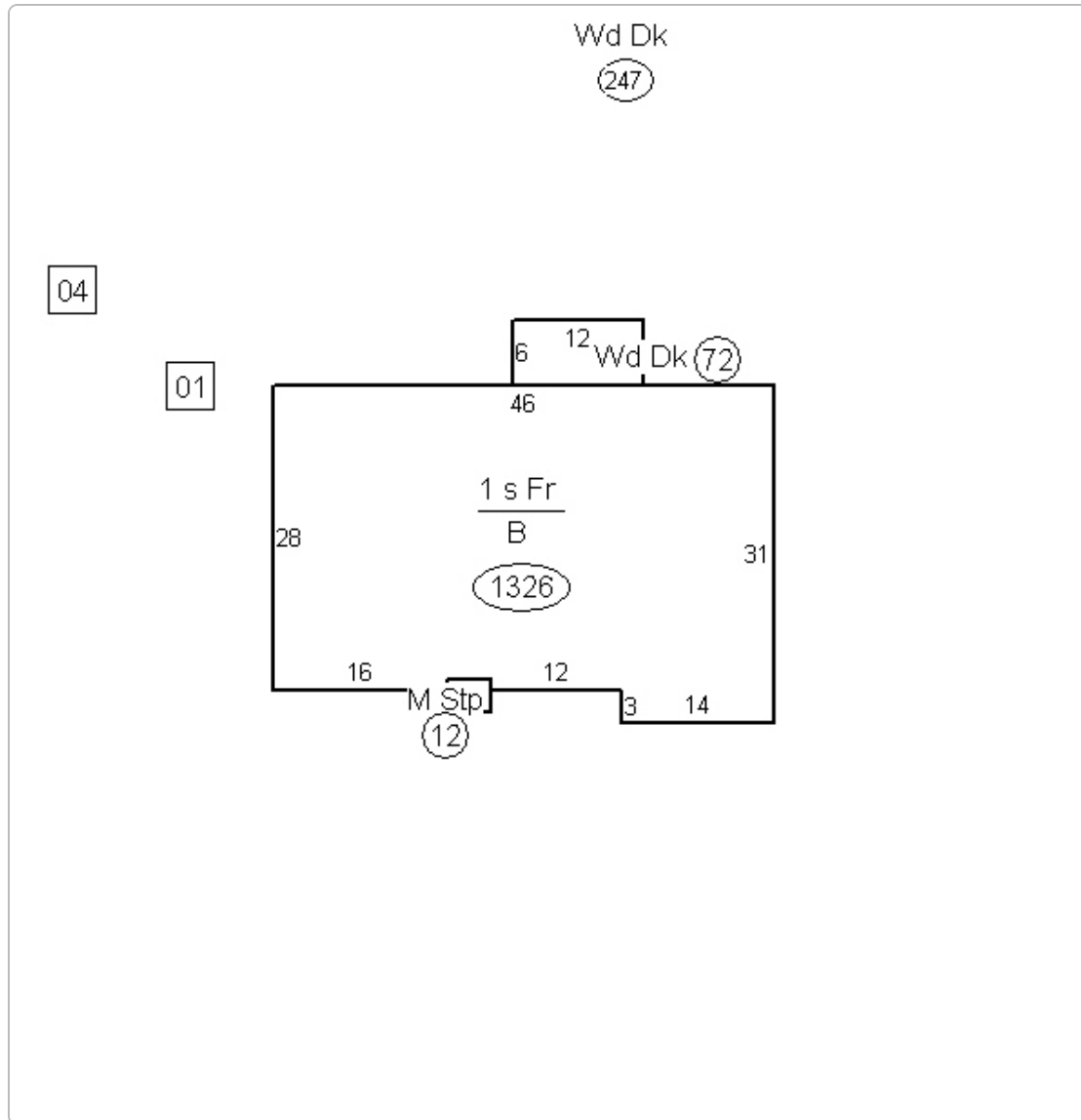
Payments (2021-2025) - Treasurer's Office

Year	Receipt #	Transaction Date	Amount
2024 Pay 2025	2516883	4/22/2025	\$533.24
2023 Pay 2024	2472831	10/15/2024	\$498.70
2023 Pay 2024	2407217	4/12/2024	\$498.70
2022 Pay 2023	2367487	10/19/2023	\$463.24
2022 Pay 2023	2301222	4/12/2023	\$463.24
2021 Pay 2022	2261614	10/11/2022	\$448.26
2021 Pay 2022	2196727	4/5/2022	\$448.26
2020 Pay 2021	2157437	10/18/2021	\$400.11
2020 Pay 2021	2093414	4/7/2021	\$400.11

Photos - Assessor's Office



Sketches - Assessor's Office

**Property Record Card**[Property Record Card \(PDF\)](#)

Form 11[Form 11 \(PDF\)](#)**Map**

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

The information in this web site represents current data from a working file which is updated continuously. Information is believed reliable, but its accuracy cannot be guaranteed. No warranty, expressed or implied, is provided for the data herein, or its use.

| [User Privacy Policy](#) | [GDPR Privacy Notice](#)

[Last Data Upload: 9/5/2025, 2:40:13 PM](#)

[Contact Us](#)

Developed by



MAR 27 2019

James W Bramble
VIGO COUNTY AUDITOR

WARRANTY DEED

THIS INDENTURE WITNESSETH, That **KAREN A. DAVIS**, Of Vigo County,
in the State of Indiana,

Conveys and Warrants to **LESLIE MCGREW**, Of Vigo County, in the State of
Indiana,

for and in consideration of the sum of One and 00/100 Dollar (\$1.00) and other good and
valuable consideration, the receipt whereof is hereby acknowledged, the following described
Real Estate in Vigo County, in the State of Indiana, to-wit:

100 feet of even width off of the North end of Lot Number 1 of the plat of estates of
Orlando C. Dickerson and Anna M. Dickerson in the Southwest Quarter of Section 11,
Township 12 North, Range 8 West, all in the Town of Seelyville, Vigo County, Indiana,
said plat being recorded in Book 14, Page 2 in the Office of the Recorder of Vigo
County, Indiana.

ALSO

Beginning 257 feet West of the South East corner of the North West Quarter of Section
11, Township 12 North, Range 8 West, thence West 403 feet, thence North 187 feet,
thence East 145 feet, thence South 43 feet, thence East 258 feet, thence South 145 feet to
the place of beginning.

Except all coal, clays, minerals and mineral substances lying under the surface of said
land.

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

a) Conditions, restrictions, covenants and easements set forth on the Plat of Estate of
Orlando C. Dickerson and Anna M. Dickerson as shown in Plat Record 14, page 2.

b) Subject to coal, clays, minerals and mineral substances lying under the surface of said
land.

For information purposes only, the property address is purported to be:
2698 N. Main Street, Seelyville, Indiana 47878.

The undersigned Karen A. Davis represents and affirms the following:

1. This deed is being executed in fulfillment of the terms and conditions of a Contract For Deed between Karen Davis (Seller) and Leslie McGrew (Buyer), executed on February 22, 2019, and recorded on February 22, 2019, in the Vigo County Recorder's Office, Vigo County, Indiana, as Instrument Number 2019001937.
2. Grantor Karen A. Davis is one and the same person as Karen Davis who signed Contract For Deed between Karen Davis (Seller) and Leslie McGrew (Buyer), executed on February 22, 2019, and recorded on February 22, 2019, in the Vigo County Recorder's Office, Vigo County, Indiana, as Instrument Number 2019001937.

Tax bills should be sent to Grantee at such address unless otherwise indicated below.

Parcel No.: 84-07-11-326-003.000-010; 84-07-11-177-006.000-008; 84-07-11-177-011.000-010

IN WITNESS WHEREOF, the said Grantor has executed this deed on this 21 day of MARCH, 2019.

Karen A. Davis (Seal)
Karen A. Davis

STATE OF INDIANA

COUNTY OF VIGO

Before me, the undersigned, a Notary Public in and for said County and State, this 21st day of MARCH, 2019, personally appeared Karen A. Davis who acknowledged the execution of the foregoing Warranty Deed to be the voluntary act and deed of Grantor, and who, having been duly sworn, stated that any representations therein contained are true.

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



Heather J. Sorlie
Notary Public
Commission Number: 688254

Heather J Sorlie
Printed Name

My Commission Expires:

7.19.2024

My County of Residence:

Clay

This Instrument Was Prepared By: Matthew R. Effner, Attorney, Effner Law Firm, 19 S. 6th Street, Suite 1200, Terre Haute, IN 47807, (812) 238-4000, at the specific request of Honey Creek Vigo Title (HCVT) based solely on information supplied by HCVT without examination of title or abstract. Preparer makes no warranties, expressed or implied, regarding the title conveyed by it and assumes no liability for any error, inaccuracy or omission in this instrument resulting from the information provided, the parties hereto signifying their consent to this disclaimer by Grantor's execution and Grantee's acceptance of the instrument.
HCVT-2019-0088.

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

Mail Tax Bills To Grantee At: 2698 N Main St. Greelyville, IN 47878

Return Deed To: Honey Creek Vigo Title Services, Inc., 405 S. 6th Street, Terre Haute, IN 47807.

If you are not previewing this document on www.doxpop.com it was not filed.
590933-20250902160



After Recording Return To:
Indiana State University Federal Credit Union
444 N 3rd St
Terre Haute, Indiana 47807
Loan Number: 0012001590

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

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

(A) "Security Instrument" means this document, which is dated MARCH 21, 2019, together with all Riders to this document.

(B) "Borrower" is Leslie A McGrew,

Borrower is the mortgagor under this Security Instrument.

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

Lender is a _____ organized

and existing under the laws of _____

Lender's address is 444 N. 3rd St., Terre Haute, Indiana 47807

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated MARCH 21, 2019

The Note states that Borrower owes Lender SIXTY-FIVE THOUSAND AND 00/100

Dollars (U.S. \$ 65,000.00)

plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than APRIL 1, 2039.

(E) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

(F) **"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.

(G) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

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

(H) **"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.

(I) **"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.

(J) **"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.

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

(L) **"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.

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

(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 Lender and Lender's successors and assigns the following described property located in the

COUNTY of
[Type of Recording Jurisdiction]

Village of
[Name of Recording Jurisdiction]

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

which currently has the address of 2698 N Main St.

SEELYVILLE
[City]

Indiana

47878
[Zip Code]

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

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

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

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds

until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

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

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

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

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

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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make

such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

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

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

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

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

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

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an

6

additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

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

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

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

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with

material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

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

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

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

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These

agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

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

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

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

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

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

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

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

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

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

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

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

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender

specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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

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

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

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

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

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

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note

and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

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

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

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

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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

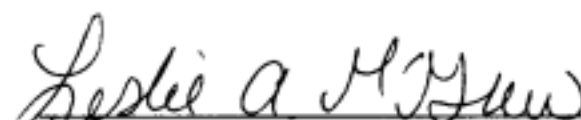
22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial

proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the 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 Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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

24. Waiver of Valuation and Appraisal. Borrower waives all right of valuation and appraisal.

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



Leslie A McGrew (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Witness:

Witness:

[Space Below This Line For Acknowledgment]

State of INDIANA

SS:

County of Vigo

Before me, Heather J Sorlie

(name of Notary or other officer)

this 21st day of March, 2019, Leslie A McGrew

(name of signer)

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



Heather J Sorlie
(Notary's signature)

Heather J Sorlie
(Printed typed name), Notary Public

My commission expires: 7-19-2024

County of residence: Clay

This instrument was prepared by:

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

Kay Kaperak
Signature of Preparer

Kay Kaperak
Printed Name of Preparer

Loan Originator: Kay Kaperak, NMLSR ID 554284

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

INDIANA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3015, 1/01

Page 13 of 13

DocMagic eForms
www.docmagic.com

Exhibit "A"

100 feet of even width off of the North end of Lot Number 1 of the plat of estates of Orlando C. Dickerson and Anna M. Dickerson in the Southwest Quarter of Section 11, Township 12 North, Range 8 West, all in the Town of Seelyville, Vigo County, Indiana, said plat being recorded in Book 14, Page 2 in the Office of the Recorder of Vigo County, Indiana.

ALSO

Beginning 257 feet West of the South East corner of the North West Quarter of Section 11, Township 12 North, Range 8 West, thence West 403 feet, thence North 187 feet, thence East 145 feet, thence South 43 feet, thence East 258 feet, thence South 145 feet to the place of beginning.

Except all coal, clays, minerals and mineral substances lying under the surface of said land.

THIS SPACE PROVIDED FOR RECORDER'S USE

EXEMPT FROM DISCLOSURE FEE

ENTERED FOR TAXATION
Subject to final acceptance for Transfer

FEB 22 2019


VIGO COUNTY AUDITOR

2019001937 DEED \$25.00
02/22/2019 02:22:33P 9 PGS
Stacey Todd
VIGO County Recorder IN
Recorded as Presented



WHEN RECORDED RETURN TO:

CONTRACT FOR DEED

This Contract ("Contract") is effective as of February 22, 2019 by and between

- Karen Davis, a single person,
hereinafter referred to as "SELLER," whether one or more, and
- Leslie McGrew, 2698 N Main Street, Seelyville, Vigo County, Indiana, 47878,
hereinafter referred to as "BUYER," whether one or more, on the terms and conditions and for the
purposes hereinafter set forth.

PROPERTY. The property sold under this contract is located at 2698 N Main Street, Seelyville, Indiana 47878 in Vigo County and is legally described in the attached Schedule A, hereinafter referred to as "the Property."

PURCHASE PRICE. The agreed upon sales price for the Property is \$1.00 with no interest.

TERMS OF PAYMENT. Payments under this contract should be submitted to Karen A Elliott at 556 Buckskin Court, Terre Haute, Indiana 47803. The unpaid principal and accrued interest, if applicable, shall be payable in full on any future date on which the Seller demands repayment (the "Due Date").

All payments on this Contract shall be applied first in payment of accrued interest, if applicable, and any remainder in payment of principal.

If any payment obligation under this Contract is not paid when due, the remaining unpaid principal balance and any accrued interest, if applicable, shall become due immediately at the option of the Seller.

NON-SUFFICIENT FUNDS. The Buyer shall be charged the maximum amount allowable under applicable law for each check that is returned to Seller for lack of sufficient funds in addition to any late payment charges allowable under this Contract.

PREPAYMENT. The Buyer reserves the right to prepay this Contract (in whole or in part) prior to the Due Date with no prepayment penalty.

ENCUMBRANCES. The Seller guarantees no additional mortgages or loans will be taken on this property without the consent of the Buyer. In the event the Seller defaults on any mortgage on the Property, the Buyer can pay on the mortgage and receive credit under this Contract for all payments. The Seller herein discloses the Property sold under this contract is currently encumbered in the following manner:

First Financial Bank
6th Street
Terre Haute, Indiana, 47802
\$10,431.27

MAINTENANCE AND IMPROVEMENTS. Buyer agrees that any and all buildings, permanent fixtures and improvements currently on or subsequently added to the land or Property may not be removed, but will remain on the Property until the contract is fully performed. In the event of default by the Buyer under this Contract, any and all permanent fixtures and improvements made on the Property will remain with the Property.

POSSESSION. Buyer will maintain possession of the Property upon execution of this Contract.

CONDITION OF PREMISES. The Buyer recognizes the Property is being sold as is and the Seller is under no obligation to make any improvements or repairs during the time of this Contract.

INSURANCE. Buyer agrees to maintain adequate property insurance on the Property equal to the assessed value of the Property from the date of signing this agreement. The Buyer shall immediately notify the Seller of any lapse in coverage. The Buyer is responsible for maintaining insurance on any personal property or other items the Buyer places inside or on the Property.

TAXES AND ASSESSMENTS. Seller agrees to pay all taxes including but not limited to federal, state, and municipal, that arise as a result of this sale, excluding income taxes.

Buyer shall pay all real estate taxes and assessments that may be levied against the Property. Buyer shall be responsible for all personal taxes or assessments that result from the Buyer's use of the Property.

REMEDIES ON DEFAULT. In addition to any and all other rights available according to law, if either party defaults by failing to substantially perform any material provision, term or condition of this Contract (including without limitation the failure to make a monetary payment when due), the other party may elect to cancel this Contract if the default is not cured within 0 days after providing written notice to the defaulting party. The notice shall describe with sufficient detail the nature of the default. The Seller maintains the right and authority to reclaim the Property or to foreclose on the property if the default is not cured within 0 days.

DEED. Upon receipt of all payments required under this Contract, the Seller will furnish the Buyer with a Quit Claim Deed wherein the Seller conveys all of their interest in the Property to the Buyer. The Buyer shall be responsible for cost of recording the deed.

ABSTRACT/TITLE POLICY. The Seller will provide the Buyer with an updated abstract evidencing clear title or other accepted title documents upon receipt of all payments under this Contract.

NOTICES. Any notice or communication required or permitted under this Contract shall be sufficiently given if delivered in person or by certified mail, return receipt requested, to the addresses listed above or to such other address as one party may have furnished to the other in writing. The notice shall be deemed received when delivered or signed for, or on the third day after mailing if not signed for.

ASSIGNMENT. Neither party may assign or transfer this Contract without prior written consent of the other party, which consent shall not be unreasonably withheld.

ATTORNEY FEES. If any payment obligation under this Contract is not paid when due, the Buyer promises to pay all costs of collection, including reasonable attorney fees, whether or not a lawsuit is commenced as part of the collection process.

ENTIRE CONTRACT/AMENDMENT. This Contract for Deed contains the entire agreement of the parties and there are no other promises, conditions, understandings or other agreements, whether oral or written, relating to the subject matter of this Contract for Deed. This Contract for Deed may be modified or amended in writing, so long as all parties obligated under this Contract sign the agreement.

SEVERABILITY. If any portion of this Contract for Deed shall be held to be invalid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable. If a court finds that any provision of this Contract for Deed is invalid or unenforceable, but that by limiting such provision it would become valid and enforceable, then such provision shall be deemed to be written, construed, and enforced as so limited.

INDEMNITY REGARDING USE OF PREMISES. To the extent permitted by law, Buyer agrees to indemnify, hold harmless, and defend Seller from and against any and all losses, claims, liabilities and expenses, including reasonable attorney fees, if any, which Buyer may suffer or incur in connection with Buyer's possession, use or misuse of the Property, except due to Seller's

4
negligent acts or omissions.

GOVERNING LAW. This Contract for Deed shall be construed in accordance with the laws of the State of Indiana.

WAIVER. The failure of either party to enforce any provisions of this Contract shall not be construed as a waiver or limitation of that party's right to subsequently enforce and compel strict compliance with every provision of this Contract for Deed.

TAX EXEMPTION. Seller will be entitled to claim the property for the Federal Homestead Property Tax Exemption and any other exemption, should the property be eligible for such an exemption.

RECORDING. This Contract will be recorded by the Buyer immediately upon execution by all parties. The Buyer shall be responsible for the recording fees associated with recording the Contract.

Deed Drafted By:
Karen Elliott
556 Buckskin Court
Terre Haute, Indiana, 47803
8122433183

SELLER:

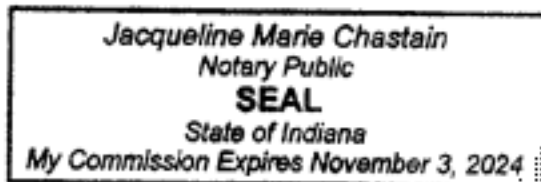
DATED: 2/22/19

Karen Davis

Karen Davis
556 BUCKSKIN COURT
TERRE HAUTE, INDIANA, 47803

STATE OF INDIANA, COUNTY OF VIGO, ss:

This instrument was acknowledged before me on this 22 day of February,
2019 by Karen Davis.



Jacqueline Marie Chastain
Notary Public

Controller
Title (and Rank)

My commission expires November 3, 2024

If you are not a resident of Indiana, please do not use this image. 590933-2024

THE BUYER HAS THE RIGHT TO CANCEL THE CONTRACT AT ANY TIME UNTIL MIDNIGHT OF THE THIRD BUSINESS DAY FOLLOWING EXECUTION OF THE CONTRACT, OR DELIVERY OF THE CONTRACT, WHICHEVER OCCURS LATER.

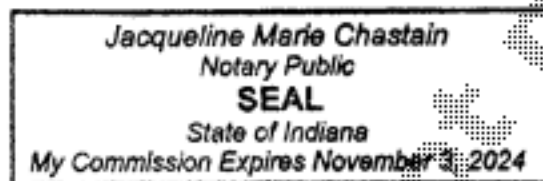
BUYER:

DATED: 2/22/19

Leslie McGrew
Leslie McGrew
2698 N Main Street
Seelyville, Indiana, 47878

STATE OF INDIANA, ss:COUNTY OF VIGO, ss:

This instrument was acknowledged before me on this 22 day of February, 2019 by Leslie McGrew.



Jacqueline Marie Chastain
Notary Public
Controller
Title (and Rank)

My commission expires November 3, 2024

CONTRACT FOR DEED
DISCLOSURE OF INFORMATION ON LEAD-BASED PAINT
OR LEAD-BASED PAINT HAZARDS

Lead Warning Statement

Housing built before 1978 may contain lead-based paint. Lead from paint, paint chips and dust can pose health hazards if not managed properly. Lead exposure is especially harmful to young children and pregnant women. Before purchasing pre-1978 housing, Seller's must disclose the presence of known lead-based paint and/or lead-based paint hazards in the dwelling. Buyers must also receive a federally approved pamphlet on poisoning prevention.

Seller's Disclosure

(a) Presence of lead-based paint and/or lead-based paint hazards (Check (i) or (ii) below):

(i) _____ Known lead-based paint and/or lead-based paint hazards are present in the housing (explain):

(ii) X Seller has no knowledge of lead-based paint and/or lead-based paint hazards in the housing.

(b) Records and reports available to the Seller (Check (i) or (ii) below):

(i) _____ Seller has provided the Buyer with all available records and reports pertaining to lead-based paint and/or lead-based paint hazards in the housing (list documents):

(ii) X Seller has no reports or records pertaining to lead-based paint and/or lead-based paint hazards in the housing.

Buyer's Acknowledgment (initial)

(c) _____ Buyer has received copies of all information listed above.

(d) _____ Buyer has received the pamphlet Protect Your Family From Lead In Your Home.

Agent's Acknowledgment (initial)

(e) _____ Agent has informed the Seller of the Seller's obligations under 42 U.S.C. 4852(d) and is aware of his/her responsibility to ensure compliance.

Certification of Accuracy

The following parties have reviewed the information above and certify, to the best of their

P

knowledge, that the information they have provided is true and accurate.

Karen Elliott

2/22/19

Date

Date

If you are not previewing this image
on www.docxpop.com it was stolen.
1590933-20250902160836

SCHEDULE A
LEGAL DESCRIPTION OF REAL PROPERTY

2698 N Main Street, Seelyville, IN 47878

One Hundred (100) feet of even width off of the North end of Lot Number One (1) of the plat of estates of Orlando C. Dickerson and Anna M. Dickerson in the Southwest Quarter of Section Eleven (11), Township Twelve (12) North, Range Eight (8) West, all in the Town of Seelyville, Vigo County, Indiana, said plat being recorded in Book 14, Page 2 in the Office of the Recorder of Vigo County, Indiana.

Also

Beginning 257 feet West of the South East corner of the North West quarter (1/4) of Section 11, Township 12 North, Range 8 West, thence West 403 feet, thence North 187 feet, thence East 143 feet, thence South 43 feet, thence East 258 feet, thence South 145 feet to the place of beginning.

Except all coal, clays, minerals and mineral substances lying under the surface of said land.

84-07-11-177-006,000-008

84-07-11-177-011, 000-010

84-07-11-326-003,000-010

Search Results for:

NAME: MCGREW LESLIE (Super Search)



REGION: Vigo County, IN
DOCUMENTS VALIDATED THROUGH: 09/4/2025 2:44 PM

Showing 4 results

Filter:

Document Details	County	Date	Type	Name	Legal
2008007851	Vigo	06/02/2008	DEED : WARRANTY DEED	MCGREW, LESLIE A Search Search ELLIOTT, LESLIE A Search MCGREW, SHAUN C Search GOSHEN, DEANNA M see details for more	Search 15-12N-8W NW Search 15-12N-8W NW
2019001937	Vigo	02/22/2019	DEED : DEED	MCGREW, LESLIE Search Search DAVIS, KAREN	Search Lot 1 ORLANDO C DICKERSON AND ANNA M DICKERSON
2019003063	Vigo	03/27/2019	DEED : WARRANTY DEED	MCGREW, LESLIE Search Search DAVIS, KAREN A	Search Lot 1 ORLANDO C DICKERSON AND ANNA M DICKERSON Search 11-12N-8W NW
2019003064	Vigo	03/27/2019	MORT : MORTGAGE	MCGREW, LESLIE A Search Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	Search Lot 1 ORLANDO C DICKERSON AND ANNA M DICKERSON Search 11-12N-8W NW

The data or information provided is based on information obtained from Indiana Courts, Clerks, Records, and Department of Revenue, and is not to be considered or used as an official record. Doxpop, LLC, the Division of State Court Administration, the Indiana Courts and Clerks of Court, the Indiana Recorders, and the Indiana Department of Revenue: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information by personally consulting the official record maintained by the court, clerk, recorder or Department of Revenue.

Copyright © 2002-2025 Doxpop, Ilc. All Rights Reserved

Search Results for:

NAME: MCGREW, LESLIE (Super Search)



PARTY ROLE: Case Party
REGION: All Doxpop Counties

Showing 5 results

Filter:

Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date
84D04-2408-SC-005666	McGrew, Leslie		Defendant	Civil	Closed	08/16/2024	12/19/2024
84H01-1404-CM-000663	McGrew, Leslie	04/28/1980	Defendant	Criminal	Closed	04/30/2014	07/01/2014
84D04-0610-SC-008247	McGrew, Leslie		Defendant	Civil	Closed	10/05/2006	11/13/2006
49F31-0803-IF-050713	McGrew, Leslie A	04/28/1980	Defendant	Citation	Closed	03/03/2008	03/04/2008
84D03-2508-DC-005590	McGrew, Leslie Ann		Petitioner	Civil	Closed	08/01/2025	08/11/2025

The data or information provided is based on information obtained from Indiana Courts, Clerks, Recorders, and Department of Revenue, and is not to be considered or used as an official record. Doxpop, LLC, the Division of State Court Administration, the Indiana Courts and Clerks of Court, the Indiana Recorders, and the Indiana Department of Revenue: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information by personally consulting the official record maintained by the court, clerk, recorder or Department of Revenue.

Copyright © 2002-2025 Doxpop, Ilc. All Rights Reserved