



**LIEN SEARCH
PRODUCT COVER SHEET**

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-IFC-03117	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	RICHARD BENJAMIN CASEY BOYED		
PROPERTY ADDRESS:	3351 E COTTOM DRIVE, TERRE HAUTE, IN 47802		
CITY, STATE AND COUNTY:	TERRE HAUTE, INDIANA (IN) AND VIGO		

SEARCH INFORMATION

SEARCH DATE:	10/02/2025	EFFECTIVE DATE:	09/26/2025
NAME(S) SEARCHED:	BOYED, RICHARD BENJAMIN CASEY MILNER, ELAINA K BOYED, ELAINA K BOYED, RICHARD D MILNER, ELAINA KAY JARVIS, ROBERT ALAN ADKERSON, JOHN ADKERSON, JACQUELINE		
ADDRESS/PARCEL SEARCHED:	3351 E COTTOM DRIVE, TERRE HAUTE, IN 47802/84-13-13-300-016.000-006		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

RICHARD BENJAMIN CASEY BOYED, INDIVIDUALLY
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COMMENTS:	
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VESTING DEED

DEED TYPE:	PERSONAL REPRESENTATIVE'S DEED	GRANTOR:	RICHARD BENJAMIN CASEY BOYED, AS PERSONAL REPRESENTATIVE OF THE SUPERVISED ESTATE OF ELAINA K. MILNER, DECEASED
DATED DATE:	12/18/2018	GRANTEE:	RICHARD BENJAMIN CASEY BOYED, INDIVIDUALLY
BOOK/PAGE:	N/A	RECORDED DATE:	12/19/2018
INSTRUMENT NO:	2018013449		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2024 PAY 2025 (SPRING)	TAX YEAR:	2024 PAY 2025 (FALL)
TAX AMOUNT:	\$617.58	TAX AMOUNT:	\$617.58
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:	\$155,496.00
DATED DATE:	12/07/2022	RECORDED DATE	12/13/2022
INSTRUMENT NO:	2022014891	BOOK/PAGE:	N/A
OPEN/CLOSED:	CLOSED-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	RICHARD BENJAMIN CASEY BOYED		
LENDER:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR LOANDEPOT.COM, LLC		
TRUSTEE:	N/A		

COMMENTS:			
SECURITY INSTRUMENT			
DOC NAME	INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY INDIANA HOMEOWNER ASSISTANCE FUND MORTGAGE	AMOUNT:	\$50,000.00
DATED DATE:	01/18/2024	RECORDED DATE	01/19/2024
INSTRUMENT NO:	2024000559	BOOK/PAGE:	N/A
OPEN/CLOSED:	CLOSED-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	RICHARD BENJAMIN CASEY BOYED JOINTLY AND SEVERALLY		
LENDER:	INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY		
TRUSTEE:	N/A		
COMMENTS:			
FOR PREAMBLE			
CITY/TOWNSHIP/PARISH:	CITY OF TERRE HAUTE.		
ADDITIONAL NOTES			
<p>QUITCLAIM DEED RECORDED ON 06/27/2007 AS INSTRUMENT NO. 2007009548.</p> <p>QUIT CLAIM DEED RECORDED ON 08/04/1992 BOOK 433 PAGE 348.</p> <p>WARRANTY DEED RECORDED ON 10/31/1986 BOOK 407 PAGE 706.</p> <p>WARRANTY DEED RECORDED ON 03/19/1986 BOOK 386 PAGE 92.</p> <p>QUITCLAIM DEED RECORDED ON 03/19/1986 BOOK 386 PAGE 91.</p> <p>QUITCLAIM DEED RECORDED ON 03/24/1981 BOOK 386 PAGE 90.</p> <p>WARRANTY DEED RECORDED ON 03/24/1981 BOOK 386 PAGE 89.</p> <p>ORDER GRANTING PERSONAL REPRESENTATIVE'S PETITION TO CONVEY REAL PROPERTY SUBJECT TO MORTGAGE RECORDED ON 01/02/2018 AS INSTRUMENT NO. 2018000047.</p> <p>AFFIDAVIT OF IDENTIFY RECORDED ON 06/27/2007 AS INSTRUMENT NO. 2007009547.</p> <p>REVOCATION OF POWER OF ATTORNEY RECORDED ON 10/11/2006 AS INSTRUMENT NO. 2006020295.</p>			
LEGAL DESCRIPTION			
<p>THE FOLLOWING DESCRIBED REAL ESTATE LOCATED IN VIGO COUNTY, INDIANA, TO WIT:</p> <p>THE WEST HALF (W 1/2) OF THE FOLLOWING: COMMENCING TWENTY-FOUR (24) RODS WEST OF THE NORTHEAST CORNER OF THE NORTHWEST QUARTER (NW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SECTION THIRTEEN (13), TOWNSHIP TEN (10) NORTH, RANGE NINE (9) WEST, RUNNING THENCE WEST TWENTY-FOUR (24) RODS, THENCE SOUTH FORTY (40) RODS, THENCE EAST TWENTY-FOUR (24) RODS, THENCE NORTH FORTY (40) RODS TO THE PLACE OF BEGINNING, CONTAINING SIX (6) ACRES MORE OR LESS. EXCEPT THE COAL UNDERLYING THE SAME.</p>			

Vigo County, IN / City of Terre Haute

Summary - Assessor's Office

Parcel ID	84-13-13-300-016.000-006
Tax ID	84-13-13-300-016.000-006
Section Plat	13
Routing Number	
Neighborhood	1041015 - LINTON
Property Address	3351 E Cottom Dr Terre Haute, IN 47802
Legal Description	MID N-1/2 NW SW D- 433/348 13-10-9 3.000 AC (Note: Not to be used on legal documents)
Acreage	3
Class	511 - Res 1 fam unplatted 0-9.99 ac
Tax District/Area	006 - LINTON

[View Map](#)



Owner - Auditor's Office

Deeded Owner
Boyed Richard Benjamin Casey
3351 E Cottom Dr
Terre Haute, IN 47802

Taxing Rate

2.1714

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		25,163.00	25,163.00	25,160.00		25,160.00
RESIDENTIAL EXCESS ACREAGE			2.000			1.00	1.00		3,774.00	3,774.00	7,550.00		7,550.00

Land Detail Value Sum 32,710.00

Residential Dwellings - Assessor's Office

Card 01	
Residential Dwelling 1	
Occupancy	
Story Height	1.0
Roofing	Material: Asphalt shingles
Attic	None
Basement Type	3/4
Basement Rec Room	None
Finished Rooms	6
Bedrooms	2
Family Rooms	0
Dining Rooms	0
Full Baths	1; 3-Fixt.
Half Baths	1; 2-Fixt.
4 Fixture Baths	0; 0-Fixt.
5 Fixture Baths	0; 0-Fixt.
Kitchen Sinks	1; 1-Fixt.
Water Heaters	1; 1-Fixt.
Central Air	Yes
Primary Heat	Central Warm Air
Extra Fixtures	0
Total Fixtures	7
Fireplace	No
Features	None
Porches and Decks	Wood Deck 72 Open Frame Porch 224 Wood Deck 192
Yd Item/Spc Fture/Outbldg	WOOD FRAME DETACHED GARAGE 864 SF
Last Updated	6/26/2002

Construction	Floor	Base Area (sf)	Fin. Area (sf)
Wood frame	1.0	1196	1196
Wood frame	1.5	884	884
Concrete block	B	884	0
	Crawl	312	0
	Total	2964	2080

Improvements - Assessor's Office

Card 01

ID	Use	Stry Hgt	Const Type	Grade	Year Const	Eff Year	Cond	Base Rate	Features	Adj Rate	Size/ Area	Cost Value	Phys Depr	Obsol Depr	Mrkt Adj	% Comp	Value
D	DWELL	1.5		D+2	1987	1987	AV	0.00		0	2080	185860	34	0	131	100	160700
02	DETGAR	8	WOOD FRAME	C	1993	1993	AV	36.51		34.68	24 x 36	29960	26	0	131	100	29000

Transfer History - Assessor's Office

Date	Grantor	Grantee	Document #	Deed-Transaction Type	Transfer Type	Amount	Adjusted Sale Price
12/19/2018	BOYED RICHARD BENJAMIN CASEY	BOYED RICHARD BENJAMIN CASEY	2018013449	Pe		\$0	\$0
1/2/2018	MILNER ELAINA K	BOYED RICHARD BENJAMIN CASEY	2018000047	Co		\$0	\$0
6/27/2007	BOYED RICHARD D & ELAINA K	BOYED ELAINA K	2007009548		S	\$0	\$0

Transfer Recording - Auditor's Office

Date	From	To	Instrument	Doc #
12/19/2018	BOYED RICHARD BENJAMIN CASEY	BOYED RICHARD BENJAMIN CASEY	Personal Representatives Deed	2018013449
1/2/2018	MILNER ELAINA K	BOYED RICHARD BENJAMIN CASEY	Court Order	2018000047

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	\$32,700	\$32,700	\$32,700	\$32,700	\$29,600
(Assessed Value)	Improvements	\$189,700	\$141,800	\$135,500	\$132,400	\$120,800
	Total	\$222,400	\$174,500	\$168,200	\$165,100	\$150,400
VALUATION	Land	\$32,700	\$32,700	\$32,700	\$32,700	\$29,600
(True Tax Value)	Improvements	\$189,700	\$141,800	\$135,500	\$132,400	\$120,800
	Total	\$222,400	\$174,500	\$168,200	\$165,100	\$150,400

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	\$44,625.00	\$45,080.00	\$39,410.00	\$35,525.00	\$35,525.00
Disabled Veteran	Veteran Part Dis	\$24,960.00				

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	\$617.58	\$812.16	\$837.10	\$734.16	\$702.32
+ 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	\$617.58	\$812.16	\$837.10	\$734.16	\$702.32
+ Fall Penalty	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Fall Annual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq NTS Pen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Tax	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Delq TS Pen	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Other Assess	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Advert Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ Tax Sale Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
+ NSF Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
PTRC	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HMST Credit	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Circuit Breaker	\$0.70	\$0.00	\$0.00	\$0.00	\$0.00
Over 65 CB	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
= Charges	\$1,235.16	\$1,624.32	\$1,674.20	\$1,468.32	\$1,404.64
- Surplus Transfer	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
- Credits	(\$617.58)	(\$1,624.32)	(\$1,674.20)	(\$1,468.32)	(\$1,404.64)
= Total Due	\$617.58	\$0.00	\$0.00	\$0.00	\$0.00

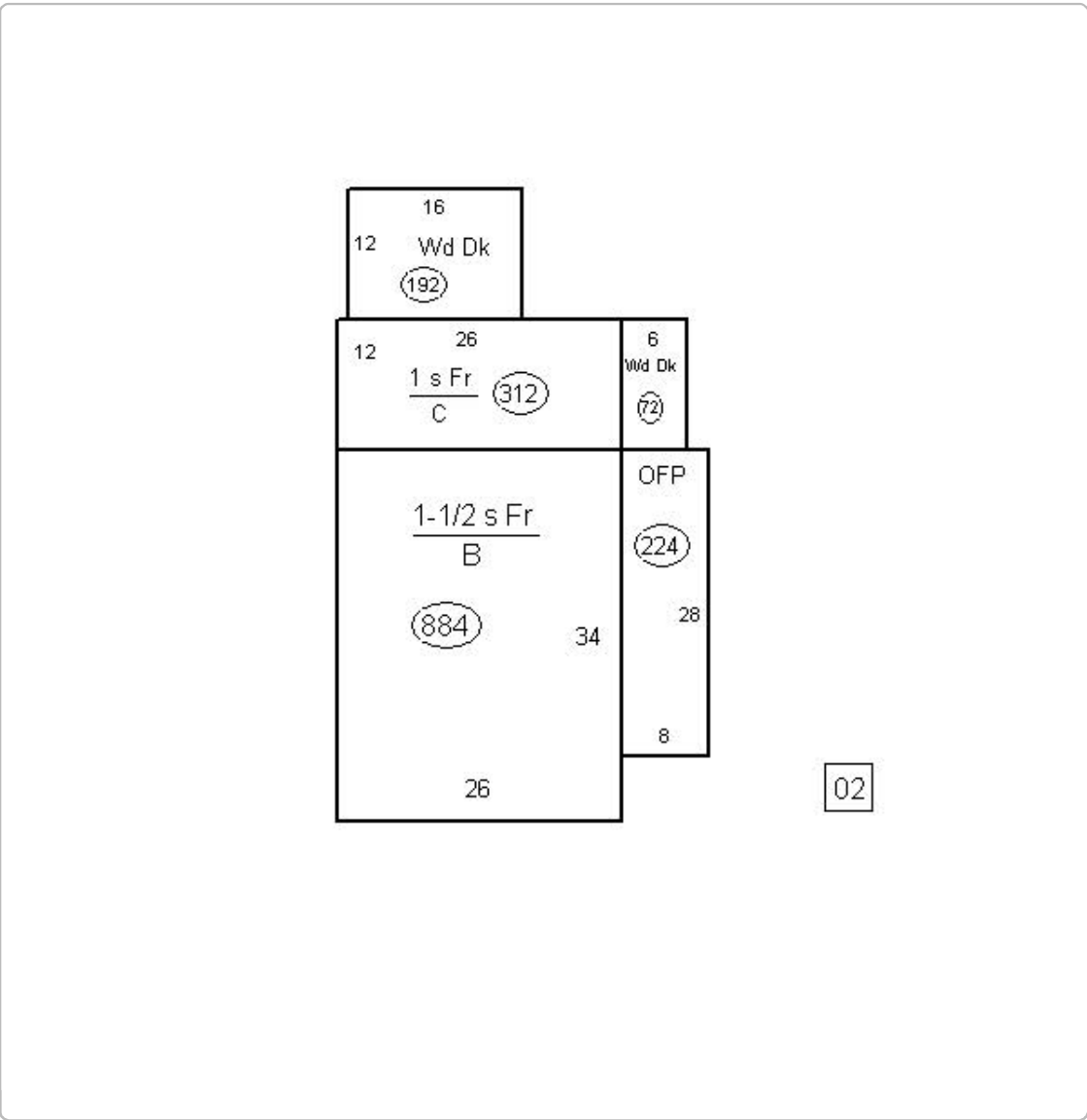
Payments (2021-2025) - Treasurer's Office

Year	Receipt #	Transaction Date	Amount
2024 Pay 2025	2534389	5/7/2025	\$617.58
2023 Pay 2024	2489680	11/7/2024	\$812.16
2023 Pay 2024	2439420	5/6/2024	\$812.16
2022 Pay 2023	2392219	11/13/2023	\$837.10
2022 Pay 2023	2328855	5/3/2023	\$837.10
2021 Pay 2022	2268544	10/31/2022	\$734.16
2021 Pay 2022	2205688	4/26/2022	\$734.16
2020 Pay 2021	2160944	10/29/2021	\$702.32
2020 Pay 2021	2103078	4/29/2021	\$702.32

Photos - Assessor's Office



Sketches - Assessor's Office



Property Record Card

Property Record Card (PDF)

Form 11

Form 11 (PDF)

Map



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

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3351 E Cottom Dr

Terre Haute, IN 47802

Boyed Richard Benjamin Casey

3351 E Cottom Dr
Terre Haute, IN 47802

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

Fall Due by 11/10/2025: \$617.58

\$617.58

Total Due ⓘ

Property Information

Tax Year/Pay Year	TIF
2024 / 2025	None
Parcel Number	Homestead Credit Filed?
84-13-13-300-016.000-006	Yes
Duplicate Number	Over 65 Circuit Breaker?
1101283	No
Property Type	Legal Description
Real	Note: Not to be used on legal documents
Tax Unit / Description	MID N-1/2 NW SW D- 433/348 13-10-9 3.000 AC
6 - Linton Township	Section-Township-Range
Property Class	13, 10, 09
RESIDENTIAL ONE FAMILY DWELLING ON UNPLATTED LAND OF 0-9.99 ACRES	Parcel Acres
Mortgage Company	3
Cotality	Lot Number
Mtg Company Last Changed	No Info
03/27/2024	Block/Subdivision
	No info

Billing

Detail

	Tax Bill	Adjustments	Balance
Spring Tax:	\$617.58	\$0.00	\$617.58
Spring Penalty:	\$0.00	\$0.00	\$0.00
Spring Annual:	\$0.00	\$0.00	\$0.00
Fall Tax:	\$617.58	\$0.00	\$617.58
Fall Penalty:	\$0.00	\$0.00	\$0.00
Fall Annual:	\$0.00	\$0.00	\$0.00
Delq NTS Tax:	\$0.00	\$0.00	\$0.00
Delq NTS Pen:	\$0.00	\$0.00	\$0.00
Delq TS Tax:	\$0.00	\$0.00	\$0.00
Delq TS Pen:	\$0.00	\$0.00	\$0.00
Other Assess:	\$0.00	\$0.00	\$0.00
Late Fine:	\$0.00	\$0.00	\$0.00
Late Penalty:	\$0.00	\$0.00	\$0.00
Demand Fee:	\$0.00	\$0.00	\$0.00
Jdg Tax/Pen/Int:	\$0.00	\$0.00	\$0.00
Judgement Fee:	\$0.00	\$0.00	\$0.00
Advert Fee:	\$0.00	\$0.00	\$0.00
Tax Sale Fee:	\$0.00	\$0.00	\$0.00
NSF Fee:	\$0.00	\$0.00	\$0.00

	Tax Bill	Adjustments	Balance
Certified to Court:	\$0.00	\$0.00	\$0.00
LIT Credits:	\$0.00	\$0.00	\$0.00
PTRC:	\$0.00	\$0.00	\$0.00
HMST Credit:	\$0.00	\$0.00	\$0.00
Circuit Breaker Credit:	\$0.70	\$0.00	\$0.70
Over 65 CB Credit:	\$0.00	\$0.00	\$0.00
Tax and Penalty:			\$1,235.16
Other Assess (+):			\$0.00
Fees (+):			\$0.00
Cert to Court (-):			\$0.00
Subtotal:			\$1,235.16
Receipts:			\$617.58
Total Due:			\$617.58
Surplus Transfer:			\$0.00
Account Balance:			\$617.58

Payments

Payable Year	Entry Date	Payable Period	Amount Paid	Notes	Property Project
2025	05/07/2025	S	\$617.58	Lock Box Payment 5/7/2025 Check Nbr 1714686	N

Tax History

Pay Year	Spring	Fall	Delinquencies	Total Tax	Payments
2025	\$617.58	\$617.58	\$0.00	\$1,235.16	\$617.58
2024	\$812.16	\$812.16	\$0.00	\$1,624.32	\$1,624.32
2023	\$837.10	\$837.10	\$0.00	\$1,674.20	\$1,674.20
2022	\$734.16	\$734.16	\$0.00	\$1,468.32	\$1,468.32
2021	\$702.32	\$702.32	\$0.00	\$1,404.64	\$1,404.64
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	\$160,700	\$167,000
1b. Gross assessed value of all other residential property	\$0	\$7,500
1c. Gross assessed value of all other property	\$7,500	\$0
2. Equals total gross assessed value of property	\$168,200	\$174,500
2a. Minus deductions	(\$93,080)	(\$117,585)
3. Equals subtotal of net assessed value of property	\$75,120	\$56,915
3a. Multiplied by your local tax rate	2.1623	2.1714
4. Equals gross tax liability	\$1,624.32	\$1,235.86
4a. Minus local property tax credits	\$0.00	\$0.00
4b. Minus savings due to property tax cap	\$0.00	(\$0.70)
4c. Minus savings due to 65 years & older cap	\$0.00	\$0.00
4d. Minus savings due to county option circuit breaker credit	\$0.00	\$0.00
5. Total property tax liability	\$1,624.32	\$1,235.16

Assessed Values as of 01/01/2024

Land Value	\$32,700
Improvements	\$141,800

Exemptions / Deductions

Description	Amount
Homestead Credit	\$48,000.00
Supplemental HSC	\$44,625.00
Veteran Part Dis	\$24,960.00
Count: 3	\$117,585.00

Other Assessments

Assessment Name	Billing	Adjustments	Balance	
No data				

History

Property

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

Transfer

Transferred From	Transfer Date	Reference Number	Document Number	Book	Page
BOYED RICHARD BENJAMIN CASEY	12/19/2018		2018013449		
MILNER ELAINA K	01/02/2018		2018000047		



DEC 19 2018

2018013449 PD \$25.00
12/19/2018 11:05:18A 2 PGS
Stacey Joy
VIGO County Recorder IN
Recorded as Presented



James W. Brantley
VIGO COUNTY AUDITOR

PERSONAL REPRESENTATIVES' DEED

Richard Benjamin Casey Boyed, as Personal Representative of the Supervised Estate of Elaina K. Milner, deceased, said Estate being under the supervision of the Vigo Superior Court under Cause No. 84D02-1502-ES-1117, in the Office of the Clerk of the Superior Court of Vigo County, Indiana, and pursuant to the order of said Court dated June 3, 2016, for and in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, does hereby **CONVEY SUBJECT TO MORTGAGE to Richard Benjamin Casey Boyed, individually**, the following described real estate located in Vigo County, Indiana, to-wit:

The West Half (W ½) of the following: Commencing Twenty-Four (24) Rods West of the Northeast Corner of the Northwest Quarter (NW ¼) of the Southwest Quarter (SW ¼) of Section Thirteen (13), Township Ten (10) North, Range Nine (9) West, running thence West Twenty-Four (24) Rods, Thence South Forty (40) Rods, Thence East Twenty-Four (24) Rods, Thence North Forty (40) Rods to the Place of Beginning, containing six (6) acres more or less. Except the coal underlying the same.

Subject to a certain Gas Line Easement granted to Vectren Energy of Indiana, Inc.

Subject to all mortgage lien thereon including but in no way limited to a certain Mortgage to Indiana State Federal Credit Union recorded as Instrument #2011013063 in the records of the Recorder's Office of Vigo County, Indiana dated September 22, 2011, together with any and all assignments thereof.

Subject to all other easements and other matters of record affecting title to the above-property.

Parcel No.: 84-13-13-300-016.000-006.


Commonly known as 3351 E. Cottom Drive, Terre Haute, Indiana 47802.

IN WITNESS WHEREOF, the said Richard Benjamin Casey Boyed, Personal Representative of the Estate of Elaina Kay Milner, has hereunto set his hand and seal this 18th day of December, 2018.

Richard Benjamin Casey Boyed, Personal
Representative of the Estate of
Elaina Kay Milner

STATE OF INDIANA)
) SS:
COUNTY OF VIGO)

Before me the undersigned, a Notary Public for Vigo County, State of Indiana, personally appeared Richard Benjamin Casey Boyed, Personal Representative of the Estate of Elaina Kay Milner, and acknowledged his execution of the foregoing Personal Representative's Deed this 18th day of December, 2018.


Notary Public,
a resident of Vigo County, Indiana

My commission expires:

February 4, 2024

Mail Tax Statements to:

Richard Benjamin Casey Boyed
3351 E. Cotton Drive
Terre Haute, Indiana 47802

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.


s/John J. Klotz

This instrument was prepared by John J. Klotz, Klotz Law Office, 648 Walnut Street, Terre Haute, Indiana 47807, at the request of Grantor based solely on the information supplied without examination of survey, title or abstract. The preparer makes no warranties or issues no opinions express or implied regarding the quality of title herein conveyed and assumes no liabilities for any errors, inaccuracies, or omissions in this instrument resulting from the information provided, the parties hereto signifying their assent to this disclaimer by the execution and the acceptance of this instrument.

JUN 27 2007


VIGO COUNTY AUDITOR

2007009548 OD \$18.00
06/27/2007 12:31:11P 2 PGS
RAYMOND L. WATTS
VIGO County Recorder IN
Recorded as Presented

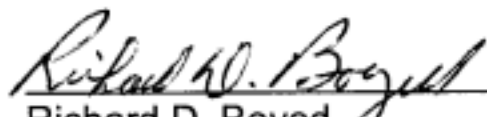
QUITCLAIM DEED

This Indenture Witnesseth that **Richard D. Boyed**, the "Grantor", a competent adult and the former husband of the grantee herein, of Vigo County, Indiana, RELEASES AND QUITCLAIMS, transfers and conveys, the following described real estate in Vigo County, Indiana, to **Elaina K. Boyed**, a competent adult, (the "Grantee"), of Vigo County, Indiana, for and in consideration of the sum of One Dollar (\$1.00) and other valuable consideration, receipt of which is hereby acknowledged, to-wit:

The West half of the following: Commencing Twenty-four rods West of the Northeast corner of the Northwest quarter (NW1/4) of the Southwest quarter (SW1/4) of Section Thirteen (13) of Township Ten (10) North, Range Nine (9) West, running thence West Twenty-four (24) rods, thence South Forty (40) rods, thence East Twenty-four (24) rods, thence South Forty (40) rods, thence East Twenty-four (24) rods, thence North Forty (40) rods to the place of beginning, containing Six (6) acres more or less. Except the coal and minerals in the coal underlying the surface of the same. Which has the address of 3351 East Cotton Drive, Terre Haute, Indiana 47802. (Property Address)

Grantor executes and delivers this deed pursuant to the terms of a dissolution of marriage decree entered in the matter of the Marriage of Elaina K. Boyed and Richard D. Boyed (the Grantor and Grantee herein), Cause No.84D02-0502-DR-1230, Vigo Superior Court, Division 2, dated SEPTEMBER 13, 2005.

IN WITNESS WHEREOF, the said Richard D. Boyed has hereunto set his hand this 13 day of September, 2005.


Richard D. Boyed

STATE OF INDIANA, COUNTY OF VIGO, SS:

Before me, a notary public in and for said County and State, personally appeared Richard D. Boyed and acknowledged the execution of the foregoing instrument.

Witness my hand and notarial seal this 13 day of Sept, 2005.

Sondra J. Modesitt
Notary Public
Printed Name: Sondra J. Modesitt
Resident of Vigo County, Indiana
Commission Expires: 1-31-07

(No Change in Tax Mailing Address is Required.)

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.

Eric M. Abel

Form QCD

AUG 4 1992

Kenneth R Thomas
Auditor Vigo County

QUIT CLAIM DEED

348

92 11608

THIS INDENTURE WITNESSETH. That ELAINA KAY BOYED, formerly known as ELAINAKAY MILNERof Vigo County. In the State of IndianaRELEASES AND QUIT CLAIMS TO RICHARD D. BOYED and ELAINA KAY BOYED, Husband
and Wifeof Vigo County. In the State of Indianafor the sum of Ten and No/100 (\$10.00) Dollarsthe receipt of which is hereby acknowledged, the following REAL ESTATE in Vigo

County, in the State of Indiana, to-wit:

✓ The West half of the following: Commencing Twenty-four (24) rods West of the Northeast corner of the Northwest quarter (NW $\frac{1}{4}$) of the Southwest quarter (SW $\frac{1}{4}$) of Section Thirteen (13) Township Ten (10) North, Range Nine (9) West, running thence West Twenty-four (24) rods, thence South Forty (40) rods, thence East Twenty-four (24) rods, thence North Forty (40) rods to the place of beginning, containing Six (6) acres more or less.

Except the coal and minerals in the coal underlying the surface of the same.

The grantee herein, Elaina Kay Boyed, further warrants and represents that she is one and the same person as the Elaina Kay Milner who was designated as grantee in that certain warranty deed for the above described real estate dated October 31, 1986 and recorded November 3, 1986 at Deed Record 407, page 706, records of the Recorder of Vigo County, Indiana.

IN WITNESS, WHEREOF, The said ELAINA KAY BOYED, formerly known as ELAINAKAY MILNERhas hereunto set her hand and seal this 31st day of July 19 92

Elaina Kay Boyed (Seal)
ELAINA KAY BOYED

(Seal)

(Seal)

(Seal)

STATE OF INDIANA, VIGO COUNTY, ss:

Before me, the undersigned, a Notary Public in and for said County and State, this 31st day of July 19 92, personally appeared ELAINA KAY BOYED, formerly known as ELAINA KAY MILNER and, being first duly sworn, stated that the representations contained herein are true

and acknowledged the execution of the annexed Deed.

WITNESS my hand and Notarial Seal.

My commission expires August 18 19 95

Heidi J. Thompson (Seal)
Heidi J. Thompson Notary Public

My County of residence Vigo

This instrument prepared by Carroll D. Smeltzer
(Carroll D. Smeltzer), Attorney

Send Tax Duplicates To Grantee: 3351 E. Cotton Dr.
Terre Haute IN 47802

QUIT CLAIM DEED

SHORT FORM

RECEIVED FOR RECORD

The day of M.
A. D. 19 at o'clock
and recorded in Deed Record
page

Recorder County

DULY ENTERED FOR TAXATION

19

Auditor

Terre Haute First National Bank
Mortgage Loan Department
One First Financial Plaza
Terre Haute, IN 47808-0540

RECEIVED FOR RECORD
AT 10:30 O'CLOCK
RECORDED 483 PAGE 348

Aug 4 1992

Jessie Anderson
RECORDER VIGO COUNTY

INDEXED

Note: Use of this form constitutes practice of law and is limited to practicing lawyers.

WARRANTY DEED

THIS INDENTURE WITNESSETH, That Robert Alan Jarvis, divorced and
unremarried ("Grantor")

of Vigo County, in the State of Indiana, CONVEY

AND WARRANT to Elaina Kay Milner

of Vigo County, in the State of Indiana, for the sum
of One Dollars (\$1.00) and other

valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in
Vigo County, in the State of Indiana:

The West half of the following: Commencing Twenty-four (24) rods West of the Northeast corner of the Northwest quarter (NW 1/4) of the Southwest Quarter (SW 1/4) of Section Thirteen (13) Township Ten (10) North, Range Nine (9) West, running thence West Twenty-four (24) rods, thence South forty (40) rods, thence East Twenty-four (24) rods, thence North forty (40) rods to the place of beginning, containing Six (6) acres more or less. Except the coal and minerals in the coal underlying the surface of the same.

SUBJECT to taxes prorated from date of execution hereof.

DULY ENTERED FOR TAXATION

November 5, 1986

Edmund Paul Tentler
Auditor Vigo County

IN WITNESS WHEREOF, Grantor has executed this deed this 31 day of

October, 19 86

Signature _____ (SEAL)

Printed _____

STATE OF INDIANA

COUNTY OF VIGO

Signature Robert Alan Jarvis (SEAL)

Printed Robert Alan Jarvis

Before me, a Notary Public in and for said County and State, personally appeared Robert Alan Jarvis

who acknowledged the execution of the foregoing Warranty Deed, and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 31 day of October, 19 86.

My commission expires PIEPERBORN

NOTARY PUBLIC STATE OF INDIANA

VIGO COUNTY

MY COM. EXPI. MAR 23, 1990

INDIANA NOTARY ASSOC.

This instrument was prepared by _____

Return to _____

Signature Loeva M. Pieperborn

Printed LOEVA M. PIEPERBORN, Notary Public

Residing in Vigo County, Indiana.

James A. Ball, attorney at law.

1511 FEDERAL CREDIT UNION

918 CHERRY STREET

INDIANA 47307

Copyright 1981 by Indianapolis Bar Association

RECEIVED FOR RECORD THE DAY OF 3 1986 AT 3:00 O'CLOCK P.M.

RECORD 407 PAGE 706 JUDITH ANDERSON, RECORDER

THIS INDENTURE WITNESSETH, that Clarence E. Haskell and Lucille M. Haskell, husband and wife, ("Grantors") of Vigo County, in the State of Indiana, CONVEY AND WARRANT to Robert Alan Jarvis and Elaina Kay Milner, as joint tenants with right of survivorship, of Vigo County, in the State of Indiana, for the sum of One Dollar (\$1.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate located in Vigo County, in the State of Indiana:

The West half of the following: Commencing Twenty-four (24) rods West of the Northeast corner of the Northwest quarter (NW $\frac{1}{4}$) of the Southwest Quarter (SW $\frac{1}{4}$) of Section Thirteen (13) Township Ten (10) North, Range Nine (9) West, running thence West Twenty-four (24) rods, thence South forty (40) rods, thence East Twenty-four (24) rods, thence North forty (40) rods to the place of beginning, containing Six (6) acres more or less. Except the coal and minerals in the coal underlying the surface of the same.

IN WITNESS WHEREOF, Grantors have executed this Warranty Deed this 19th day of March, 1981.

DULY ENTERED FOR TAXATION

Mar 24 1981

Wm Paul Newton
Auditor Vigo County

Clarence E. Haskell (SEAL)
Clarence E. Haskell

Lucille M. Haskell (SEAL)
Lucille M. Haskell

STATE OF INDIANA)

: SS.

COUNTY OF VIGO)

Before me, a Notary Public in and for and a resident of said County and State, personally appeared Clarence E. Haskell and Lucille M. Haskell, husband and wife, who acknowledged the execution of the foregoing Warranty Deed and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS My hand and Notarial Seal this 19th day of March, 1981

MY COMMISSION EXPIRES:

April 24, 1982

Clarence R. Hankins
Notary Public

PRINTED: Clarence R. Hankins

I AM A RESIDENT OF VIGO COUNTY, INDIANA.

This instrument prepared by David H. Goeller,
Attorney At Law, Terre Haute, Indiana.

RECEIVED FOR RECORD THE
24 DAY OF March 1981
AT 2 O'CLOCK PM
RECORD 386 PAGE 92
WILLIAM BRAMBLE, RECORDER

THIS INDENTURE WITNESSETH, that John Adkerson and Jacqueline Adkerson, ("Grantors") of Vigo County, in the State of Indiana, RELEASE AND QUITCLAIM to Robert Alan Jarvis and Elaina Kay Milner, as joint tenants with right of survivorship, of Vigo County, in the State of Indiana, for the sum of One Dollar (\$1.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate located in Vigo County, in the State of Indiana:

The West half of the following: Commencing Twenty-four (24) rods West of the Northeast corner of the Northwest quarter (NW $\frac{1}{4}$) of the Southwest Quarter (SW $\frac{1}{4}$) of Section Thirteen (13) Township Ten (10) North, Range Nine (9) West, running thence West Twenty-four (24) rods, thence South Forty (40) rods, thence East Twenty-four (24) rods, thence North Forty (40) rods to the place of beginning, containing Six (6) acres more or less. Except the coal and minerals in the coal underlying the surface of the same.

IN WITNESS WHEREOF, Grantors have executed this Quitclaim Deed this 19 day of March, 1981

DULY ENTERED FOR TAXATION

Mar 24 1981

Tim Paul Henton

Auditor Vigo County
STATE OF INDIANA)

COUNTY OF VIGO)

: SS.

Before me, a Notary Public in and for and a resident of said County and State, personally appeared John Adkerson and Jacqueline Adkerson, who acknowledged the execution of the foregoing Quitclaim Deed and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS my hand and Notarial Seal this 19th day of March, 1981

MY COMMISSION EXPIRES:

4/9/82

Susan L. Lasure
Notary Public

PRINTED: SUSAN L. LASURE

I AM A RESIDENT OF VIGO COUNTY, INDIANA.

This instrument prepared by David H. Goeller,
Attorney At Law, Terre Haute, Indiana.

RECEIVED FOR RECORD THE

24 DAY OF March 1981

AT 2 O'CLOCK PM

RECORD 386 PAGE 91

WILLIAM BRAMBLE, RECORDER

THIS INDENTURE WITNESSETH, that Richard E. Corenflos and Carol Jean Corenflos, husband and wife, ("Grantors") of Vigo County, in the State of Indiana, RELEASE AND QUITCLAIM to John Adkerson and Jacqueline Adkerson, of Vigo County, in the State of Indiana, for the sum of One Dollar (\$1.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Vigo County, in the State of Indiana:

The West half of the following: Commencing Twenty-four (24) rods West of the Northeast corner of the Northwest quarter (NW $\frac{1}{4}$) of the Southwest quarter (SW $\frac{1}{4}$) of Section thirteen (13) Township Ten (10) North, Range Nine (9) West, running thence West Twenty-four (24) rods, thence South Forty (40) rods, thence East Twenty-four (24) rods, thence North Forty (40) rods to the place of beginning, containing Six (6) acres more or less. Except the coal and minerals in the coal underlying the surface of the same.

IN WITNESS WHEREOF, Grantors have executed this Quitclaim Deed this 19th day of March, 1981.

DULY ENTERED FOR TAXATION

March 24 1981

Paul Newton
Auditor Vigo County

Richard E. Corenflos (SEAL)

Carol Jean Corenflos (SEAL)

STATE OF INDIANA)
COUNTY OF VIGO : SS.

Before me, a Notary Public in and for and a resident of said County and State, personally appeared Richard E. Corenflos and Carol Jean Corenflos, husband and wife, who acknowledged the execution of the foregoing Quitclaim Deed and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS my hand and Notarial Seal this 19th day of March, 1981.

MY COMMISSION EXPIRES:

Notary Public

PRINTED: Rebecca Joan Dragon Roberts

I AM A RESIDENT OF VIGO COUNTY, INDIANA.

This instrument prepared by David H. Goeller,
Attorney At Law, Terre Haute, Indiana.

RECEIVED FOR RECORD THE
24 DAY OF March 1981
AT 2 O'CLOCK PM
RECORD 386 PAGE 90
WILLIAM BRAMBLE, RECORDER

THIS INDENTURE WITNESSETH, that Clarence E. Haskell and Lucille M. Haskell, husband and wife, ("Grantors") of Vigo County, in the State of Indiana, CONVEY AND WARRANT to Richard E. Corenflos and Carol Jean Corenflos, husband and wife, of Vigo County, in the State of Indiana, for the sum of One Dollar (\$1.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate located in Vigo County, in the State of Indiana:

The West half of the following: Commencing Twenty-four (24) rods West of the Northeast corner of the Northwest quarter (NW $\frac{1}{4}$) of the Southwest quarter (SW $\frac{1}{4}$) of Section Thirteen (13) Township Ten (10) North, Range Nine (9) West, running thence West Twenty-four (24) rods, thence South Forty (40) rods, thence East Twenty-four (24) rods, thence North Forty (40) rods to the place of beginning, containing Six (6) acres more or less. Except the coal and minerals in the coal underlying the surface of the same.

IN WITNESS WHEREOF, Grantors have executed this Warranty Deed this 19th day of March, 1981.

Clarence E. Haskell (SEAL)
Clarence E. Haskell

Lucille M. Haskell (SEAL)
Lucille M. Haskell

DULY ENTERED FOR TAXATION

May 24 1981

Wm. Paul Newton
Auditor Vigo County

STATE OF INDIANA

COUNTY OF VIGO

Before me, a Notary Public in and for and a resident of said County and State, personally appeared Clarence E. Haskell and Lucille M. Haskell, husband and wife, who acknowledged the execution of the foregoing Warranty Deed and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS my hand and Notarial Seal this 19th day of March, 1981

Clarence R. Hankins
Notary Public

PRINTED: Clarence R. Hankins

I AM A RESIDENT OF VIGO COUNTY, INDIANA.

This instrument prepared by David H. Goeller,
Attorney At Law, Terre Haute, Indiana.

RECEIVED FOR RECORD THE
24 DAY OF March 1981
AT 2 O'CLOCK PM
RECORD 386 PAGE 89
WILLIAM BRAMBLE, RECORDER



After Recording Return To:
LOANDEPOT.COM, LLC
ATTN: DOC CONTROL
6531 IRVINE CENTER DRIVE, SUITE 100
IRVINE, CA 92618
(888) 337-6888

[Space Above This Line For Recording Data]

MORTGAGE

DocId:
Loan #: 105160177
MIN: 100853701051601770
MERS Phone: 1-888-679-6377
PIN: 84-13-13-300-016.000-006
Case #: 26-26-6-0843331

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

DEFINITIONS

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

Parties

(A) "Borrower" is: **RICHARD BENJAMIN CASEY BOYED**, currently residing at **3351 E COTTOM DR, TERRE HAUTE, IN 47802**. Borrower is the mortgagor under this Security Instrument.

(B) "Lender" is: **LOANDEPOT.COM, LLC**. Lender is a **LIMITED LIABILITY COMPANY** organized and existing under the laws of DE. Lender's address is **6561 IRVINE CENTER DRIVE, IRVINE, CA 92618**. The term "Lender" includes

INDIANA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3015 07/2021
Modified for VA
Page 1 of 16

EX 25293



25293-1-16-105160177

any successors and assigns of Lender.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has a mailing address of P.O. Box 2026, Flint, MI 48501-2026; and a street address of 11819 Miami St., Suite 100, Omaha, NE 68164. The MERS telephone number is (888) 679-MERS.

Documents

(D) "Note" means the promissory note dated **DECEMBER 7, 2022**, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender **ONE HUNDRED FIFTY-FIVE THOUSAND FOUR HUNDRED NINETY-SIX AND 00/100 Dollars (U.S. \$155,496.00)** plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than **JANUARY 1, 2053**.

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

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

(F) "Security Instrument" means this document, which is dated **DECEMBER 7, 2022**, together with all Riders to this document.

Additional Definitions

(G) "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.

(H) "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.

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

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

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

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

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



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

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

(P) "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.

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

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

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

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

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

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

(W) "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.

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

SEE ATTACHED LEGAL DESCRIPTION, EXHIBIT A

which currently has the address of 3351 E. COTTON DR, TERRE HAUTE, Indiana 47802 ("Property Address");

TOGETHER WITH all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to mortgage, grant, and convey the Property or Borrower's



leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

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

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

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

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

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

2. Acceptance and Application of Payments or Proceeds.

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

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

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

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

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

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

3. Funds for Escrow Items.



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

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

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

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

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

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

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

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

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

5. Property Insurance.

(a) **Insurance Requirement; Coverages.** Borrower must keep the improvements now existing or subsequently



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

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

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

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

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

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

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



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

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

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

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

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

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

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

(a) Protection of Lender's Interest. If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

(b) Avoiding Foreclosure; Mitigating Losses. If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to,



obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

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

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

10. Assignment of Rents.

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

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

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

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

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

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

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

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

11. Mortgage Insurance.

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



longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender.

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

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

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

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

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

As a result of these agreements, Lender, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 *et seq.*), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

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

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



excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property.

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

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

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

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

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

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

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

Subject to the provisions of Section 19, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and



benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

15. Loan Charges.

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

(b) **Default Charges.** If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

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

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

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

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

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

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



change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

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

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

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

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

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

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

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

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

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

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



Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will continue unchanged.

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

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

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

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

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

24. Hazardous Substances.

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

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

(c) **Notice of Remedial Actions.** Borrower will promptly give Lender written notice of: (i) any investigation, claim, demand, lawsuit, or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge; (ii) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release, or threat of release of any Hazardous Substance; and (iii) any condition caused by the presence, use, or release of a Hazardous Substance that adversely affects the value of the Property.



If Borrower learns, or is notified by any governmental or regulatory authority or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower will promptly take all necessary remedial actions in accordance with Environmental Law. Nothing in this Security Instrument will create any obligation on Lender for an Environmental Cleanup.

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

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

26. Acceleration; Remedies.

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

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

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

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

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

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


- BORROWER - RICHARD BENJAMIN CASEY BOYED

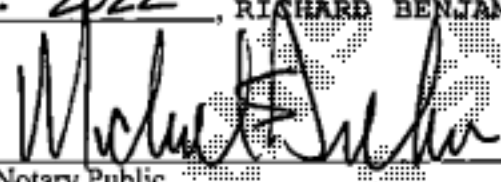
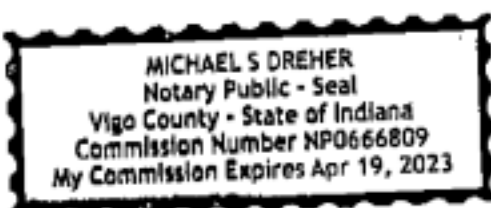


[Space Below This Line for Acknowledgment]

State of INDIANA

County of VIGO

Before me, a notary public, this 7 day of Dec. 2022, RICHARD BENJAMIN CASEY BOYED
acknowledged the execution of this instrument.


Notary PublicCommissioned in VIGO CountyMy Commission Expires 4-9-23

Individual Loan Originator: LEO GONZALEZ, NMLSR ID: 1833293

Loan Originator Organization: LOANDEPOT.COM, LLC, NMLSR ID: 174457

INDIANA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

EX 25293.9

Form 3015 07/2021
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105160177

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.

Jennifer Terranova

Signature of Declarant

Jennifer Terranova

Printed Name of Declarant

THIS INSTRUMENT PREPARED BY:

Jennifer Terranova
Closing USA, LLC
7665 Omnitech Pl
Victor, NY 14564
585-433-7302

INDIANA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

EX 25293-16



25293-16-16-105160177

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V.A. GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

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

BOYED

Loan #: 105160177

MIN: 100853701051601770

Case #: 26-26-6-0843331

THIS V.A. GUARANTEED LOAN AND ASSUMPTION POLICY RIDER is made this 7TH day of **DECEMBER**, 2022, and is incorporated into and amends and supplements the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (herein "Security Instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to **LOANDEPOT.COM, LLC** (herein "Lender") and covering the property described in the Security Instrument and located at **3351 E COTTOM DR, TERRE HAUTE, IN 47802** (Property

VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

53.45

Page 1 of 3



53-1-3-105160177

Address).

V.A. GUARANTEED LOAN COVENANT: In addition to the representations, warranties, covenants, and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof will govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the Security Instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 19 of the Security Instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or Regulations.

LATE CHARGE: At Lender's option, Borrower will pay a "late charge" not exceeding FOUR percent (4.000%) of the overdue installment (principal, interest, and escrow for taxes and insurance) when paid more than FIFTEEN (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" will not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

GUARANTY: Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U.S. Code "Veterans Benefits," the Mortgagor may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

TRANSFER OF THE PROPERTY: This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to 38 U.S.C. 3714.

An authorized transfer ("assumption") of the property will also be subject to additional covenants and agreements as set forth below:

(a) **ASSUMPTION FUNDING FEE:** A fee equal to one-half of one percent of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the VA. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729(c).

(b) **ASSUMPTION PROCESSING CHARGE:** Upon application for approval to allow

VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

53.45

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105160177

assumption and transfer of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the VA for a loan to which 38 U.S.C. 3714 applies.

(c) ASSUMPTION INDEMNITY LIABILITY: If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the Veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify the VA to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

IN WITNESS WHEREOF, Borrower(s) has executed this V.A. Guaranteed Loan and Assumption Policy Rider.


- BORROWER - RICHARD BENJAMIN CASEY BOYED

VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

53.45

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53-3-3-105160177

**EXHIBIT A
LEGAL DESCRIPTION**

The following described real estate located in Vigo County, Indiana, to-wit:

The West Half (W 1/2) of the following: Commencing Twenty-Four (24) rods West of the Northeast corner of the Northwest Quarter (NW1/4) of the Southwest Quarter (SW 1/4) of Section Thirteen (13), Township Ten (10) North, Range Nine (9) West; running

Thence West Twenty-Four (24) rods;

Thence South Forty (40) rods;

Thence East Twenty-Four (24) rods;

Thence North Forty (40) Rods to the Place of Beginning, containing Six (6) acres more or less.

Parcel/APN/Tax ID: 84-13-13-300-016.000-006



Unique ID: INHAF-1029467

**INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY
INDIANA HOMEOWNER ASSISTANCE FUND MORTGAGE**

**THIS INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY
INDIANA HOMEOWNER ASSISTANCE FUND MORTGAGE (Mortgage)**

WITNESSES: That Richard Benjamin Casey Boyed jointly and severally (Mortgagors), of the State of Indiana, hereby MORTGAGES and WARRANTS to INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY (Mortgagee), having an address of 30 South Meridian Street, Suite 900, Indianapolis, Indiana 46204, the real estate and improvements located at 3351 E Cottom Dr, Terre Haute, IN, 47802 (Real Estate) located in Vigo County, State of Indiana, as more particularly described in the Legal Description, attached hereto as **Exhibit A**, together with all rights, privileges, interests, easements, hereditaments, appurtenances, fixtures and improvements now or hereafter belonging, appertaining, attached to, or used in connection with, the Real Estate, and all the rents, issues, income and profits thereof (collectively, the Mortgaged Property)

This Mortgage is given to secure performance of the provisions hereof and to secure the repayment of a loan in an amount not to exceed **Fifty Thousand and 0/100 Dollars (\$50,000.00)** ("the Loan") evidenced by a certain promissory note, of even date herewith (the "Note"), executed and delivered by Mortgagors. This Mortgage may secure amounts advanced to or for Mortgagors after this Mortgage is recorded, but the maximum indebtedness secured by this Mortgage shall not exceed the amount of the Note.

Mortgagors jointly and severally, covenant with Mortgagee as follows:

- 1. Payment of Sums Due.** Mortgagors must repay all of the unforgiven amount of the Loan at "Maturity". For the purposes of this Mortgage, "Maturity" means the first to occur of the following: (1) the sale or other transfer of Mortgagors' ownership interest in the Mortgaged Property, where such transfer provides an ownership interest to a party other than the Mortgagors named herein; (2) the Mortgaged Property ceases to be the Mortgagors primary place of residence, (3) there is a default or breach of the Note, this Mortgage or any other agreement made between IHCDA and Mortgagors or (4) if foreclosure proceedings have been initiated against the Mortgaged Property.

{00041600-2}

**THIS INSTRUMENT SECURES A ZERO (0) INTEREST RATE OR OTHER
SUBSIDIZED LOW RATE LOAN SUBJECT TO IC 24-9-3-2**

Rev. 10/21

If the Mortgaged Property is sold for fair market value or via a Sheriff's sale, the Mortgagors shall only be required to pay IHCD the "Net Proceeds" from the sale of the Mortgaged Property up to the unforgiven amount of the Loan. However, if at any time it becomes evident to IHCD, the U.S. Department of the Treasury or Court of law or equity that any representation or warranty made by the Mortgagors at the time the Mortgagors applied for the Loan was false, misleading, or fraudulent or the Mortgagors was found to have committed fraud with respect to the Program, you must repay the entire amount of the Loan and Net Proceeds and the Forgiveness Schedule will not apply. The "Net Proceeds" is defined as the amount of the sales price that you receive for selling the Mortgaged Property minus the payoff amount for the senior mortgages on the Mortgaged Property.

2. **Timeliness of Payments.** Mortgagor shall pay when due all indebtedness secured by this Mortgage, on the dates and in the amounts provided in the Note or in this Mortgage, when the payment(s) thereof become due, all without relief from valuation and appraisal laws.
3. **Loan Forgiveness.** The Loan will be forgiven under the following circumstances: (1) if you continue to reside at the Mortgaged Property and (2) maintain it as your primary residence and (3) otherwise comply with the terms and conditions contained in the Note and this Mortgage, twenty percent (20%) of the Loan will be forgiven by IHCD, each consecutive year, beginning upon the completion of the first (1st) anniversary of the Effective Date of the Note through the end of the fifth (5th) anniversary of the Effective Date of the Note, then the Loan shall be forgiven at the end of the fifth (5th) anniversary of the Effective Date of the Note. However, if at any time it becomes evident to IHCD, the U.S. Department of the Treasury or Court of law or equity that any representation or warranty made by the Mortgagors at the time the Mortgagors applied for the Loan was false, misleading, or fraudulent or the Mortgagors was found to have committed fraud with respect to the Program, you must repay the entire amount of the Loan and the Net Proceeds and the Forgiveness Schedule will not apply.
4. **No Liens.** Mortgagors shall not permit any lien of mechanics or materialmen to attach to and remain on the Mortgaged Property or any part thereof for more than 45 days after receiving notice thereof from Mortgagee or lien holder.
5. **Repair of Mortgaged Premises; Insurance.** Mortgagors shall keep the Mortgaged Property in good repair and shall not commit waste thereon. Mortgagors shall obtain and maintain in effect at all times adequate insurance in insurance companies acceptable to Mortgagee against loss, damage to, or destruction of the Mortgaged Property because of fire, windstorm or other such hazards in such amounts as Mortgagee may reasonably require from time to time, and all such insurance policies shall contain proper clauses making all proceeds of such policies payable to Mortgagee and Mortgagors as their respective interests may appear. Upon request, all such policies of insurance shall be delivered to and retained by the Mortgagee until indebtedness secured hereby is fully paid.

{00041600-2}

THIS INSTRUMENT SECURES A ZERO (0) INTEREST RATE OR OTHER
SUBSIDIZED LOW RATE LOAN SUBJECT TO IC 24-9-3-2

Rec: 10/21

6. **Taxes and Assessments.** Mortgagors shall pay all taxes or assessments levied or assessed against the Mortgaged Property, or any part thereof, as and when the same become due and before penalties accrue.

7. **Advancement to Protect Security.** Mortgagee may, at its option, advance and pay all sums necessary to protect and preserve the security intended to be given by this Mortgage. All sums so advanced and paid by Mortgagee shall become part of the indebtedness secured hereby. Such sums may include, but are not limited to, insurance premiums, taxes, assessments and liens which may be or become prior and senior to this mortgage as a lien on the Mortgaged Property, or any part thereof, and all costs, expenses and attorneys' fees incurred by Mortgagee in respect of any and all legal or equitable proceedings which relate to this Mortgage or to the Mortgaged Property.

8. **Default by Mortgagor.** The Mortgagors shall be in default if any of the following events occur before Maturity: (1) if Mortgagors does not continue to utilize the Mortgaged Property as its primary address, (2) if Mortgagors sells the Mortgaged Property; (3) if the Mortgagors violates any other terms and conditions contained in the Note, this Mortgage, or any other agreement made between IHCD and Mortgagors; (4) if foreclosure proceedings have been initiated against the Mortgaged Property; or (5) if at any time it becomes evident to IHCD or the U.S. Department of the Treasury or any Court of Law or Equity that any representation or warranty made by the Mortgagors at the time it applied for the Loan was false, misleading, or fraudulent or the Mortgagors was found to have committed fraud with respect to the Program.

If an event of default occurs, the Mortgagors agree(s) to pay to IHCD the full unpaid principal balance of the Loan. However, if at any time it becomes evident to IHCD, the U.S. Department of the Treasury or a Court of Law or Equity that any representation or warranty made by the Mortgagors at the time the Mortgagors applied for the Loan was false, misleading, or fraudulent or the Mortgagors was found to have committed fraud with respect to the Program, you must repay the entire amount of the Loan over and above the Net Proceeds.

9. **Remedies of Mortgagee.** Upon default by Mortgagor the entire indebtedness secured hereby shall become immediately due and payable at the option of the Mortgagee, without notice, and this Mortgage may be foreclosed accordingly. Upon such foreclosure, Mortgagee may obtain appropriate title evidence for the Mortgaged Property and may add the cost thereof to the principal balance due.

10. **Non-Waiver; Remedies Cumulative.** Time is of the essence. No delay by Mortgagee in the exercise of any of its rights hereunder shall preclude the exercise thereof so long as Mortgagor is in default hereunder, and no failure of Mortgagee to exercise any of its rights hereunder shall preclude the exercise thereof in the event of a subsequent default by Mortgagor hereunder. Mortgagee may enforce any one or more of its rights or remedies hereunder successively or concurrently.

11. **Extensions; Reductions; Renewals; Continued Liability of Mortgagor.** Mortgagee may extend the time for payment of the indebtedness, or reduce the payments thereon, or accept a renewal note or notes thereafter, without consent of any junior lien holder, and without the consent of Mortgagors, no such extension, reduction or renewal shall affect the priority of this Mortgage or impair the security hereof in any manner whatsoever, or release, discharge or affect in any manner the personal liability of Mortgagors to Mortgagee.

{00041600-2}

12. **General Agreement of Parties.** All rights and obligations hereunder shall extend to and be binding upon the several heirs, representatives, successors and assigns of the parties to this Mortgage. When applicable, use of the singular form of any word also shall mean or apply to the plural and masculine form shall mean and apply to the feminine or the neuter. The titles of the several paragraphs of this Mortgage are for convenience only and do not define, limit or construe the contents of such paragraphs.

If the Mortgaged Property is sold or otherwise transferred by the Mortgagors, or if the Mortgaged Property is ever held or used by Mortgagors for the purpose of something other than their primary place of residence, then, notwithstanding the foregoing, any and all amounts outstanding and due immediately to Mortgagee under the Note, shall be due and payable to Mortgagee upon such occurrence.

13. **Governing Law.** This Mortgage is governed and controlled as to validity, enforcement, interpretation, construction, effect and in all other respects by the statutes, laws and decisions of the State of Indiana. This Mortgage may not be changed or amended orally but only by an instrument in writing signed by the party against whom enforcement of the change or amendment is sought.
14. **Assignment.** Mortgagee may at any time assign its rights in this Mortgage, and Mortgagee thereafter shall be relieved from any liability hereunder. Mortgagor may not assign its interest in this Mortgage, or any other agreement with Mortgagee or any portion thereof, either voluntarily or by operation of law, without the prior written consent of Mortgagee.
15. **Severability.** If any provision of this Mortgage is deemed to be invalid by reason of the operation of law, or by reason of the interpretation placed thereon by any administrative agency or any court, the validity and enforceability of the remaining provisions, or portions or applications thereof, shall not be affected thereby and such provisions shall remain in full force and effect.
16. **Title.** Mortgagors represent and warrant that Mortgagors is/are the lawful owner of the Mortgaged Property, and title is vested in Mortgagors. There has been no prior assignment of any of Mortgagor's rights in the Mortgaged Property which exist as of the date of this Mortgage.
17. **Waiver of Jury Trial.** **MORTGAGOR AND MORTGAGEE (BY ACCEPTANCE OF THIS MORTGAGE), HAVING BEEN REPRESENTED BY COUNSEL, EACH KNOWINGLY AND VOLUNTARILY WAIVES ANY RIGHT TO A TRIAL BY JURY IN ANY ACTION OR PROCEEDING TO ENFORCE OR DEFEND ANY RIGHTS UNDER THE NOTE AND AGREES THAT ANY SUCH ACTION OR PROCEEDING WILL BE TRIED BEFORE A COURT AND NOT BEFORE A JURY.**

IN WITNESS WHEREOF, Mortgagors have executed this Mortgage this day 01-18-2024.

Mortgagor:

Mortgagor:

Richard Benjamin Casey Boyed
Signature

Signature

Richard Benjamin Casey Boyed
Printed

Printed

01-18-2024

Date

Date

STATE OF INDIANA)

) SS:

COUNTY OF Marion)

Before me, a Notary Public in and for said County and State, personally appeared Richard Benjamin Casey Boyed who, being first duly sworn, acknowledged execution of the foregoing Mortgage.

Witness my hand and Notarial Seal this day 01-18-2024.

My Commission Expires:

6.13.2030

Angela Young
Notary Public

ANGELA YOUNG
Notary Public - Seal
Marion County - State of Indiana
Commission Number NP0741776
My Commission Expires Jun 13, 2030

(Seal)

{00041600-2}

STATE OF INDIANA)

) SS:

COUNTY OF _____)

Before me, a Notary Public in and for said County and State, personally appeared _____ who, being first duly sworn, acknowledged execution of the foregoing Mortgage.

Witness my hand and Notarial Seal this day _____

My Commission Expires:

Notary Public

(Seal)

Return recorded document to:
Indiana Housing & Community Development Authority
30 South Meridian Street, Suite 900
Indianapolis, IN 46204
ATTN: HOMEOWNER ASSISTANCE FUND

This instrument was prepared by:
Carmen M Files, Deputy Counsel
for Indiana Housing and Community Development Authority
30 South Meridian Street, Suite 900
Indianapolis, IN 46204
ATTN: HOMEOWNER ASSISTANCE FUND

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.

Adam Duzan
Name: Adam Duzan

{00041600-2}

EXHIBIT "A"

The West Half (W ½) of the following: Commencing Twenty-Four (24) Rods West of the Northeast Corner of the Northwest Quarter (NW ¼) of the Southwest Quarter (SW ¼) of Section Thirteen (13), Township Ten (10) North, Range Nine (9) West, running thence West Twenty-Four (24) Rods, Thence South Forty (40) Rods, Thence East Twenty-Four (24) Rods, Thence North Forty (40) Rods to the Place of Beginning, containing six (6) acres more or less. Except the coal underlying the same.

Subject to a certain Gas Line Easement granted to Vectren Energy of Indiana, Inc.

Subject to all mortgage lien thereon including but in no way limited to a certain Mortgage to Indiana State Federal Credit Union recorded as Instrument #2011013063 in the records of the Recorder's Office of Vigo County, Indiana dated September 22, 2011, together with any and all assignments thereof.

Subject to all other easements and other matters of record affecting title to the above-property.

Parcel No.: 84-13-13-300-016.000-006.

Commonly known as 3351 E. Cottom Drive, Terre Haute, Indiana 47802.

{00041600-2}

Signature Certificate

Reference number: SMUZV-QGMMY-RRG4N-JFFJ3

Signer

Timestamp

Signature

Richard Benjamin Casey Boyed

Sent: 18 Jan 2024 19:41:10 UTC
Viewed: 18 Jan 2024 19:41:15 UTC
Signed: 18 Jan 2024 19:42:54 UTC

Recipient Verification:

✓ Email verified 18 Jan 2024 19:41:15 UTC
✓ Knowledge-Based (KBA) 18 Jan 2024 19:39:51 UTC
✓ ID Verification 18 Jan 2024 19:39:53 UTC

Richard Benjamin Casey Boyed

angela young

Sent: 18 Jan 2024 19:41:10 UTC
Viewed: 18 Jan 2024 19:43:21 UTC
Signed: 18 Jan 2024 19:43:30 UTC

Recipient Verification:

✓ Email verified 18 Jan 2024 19:43:21 UTC

Angela Young

Document notarized online using audio-video communication on:
18 Jan 2024 19:43:30 UTC

Page 1 of 1



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RECEIVED
David R. Crockett

STATE OF INDIANA

COUNTY OF VIGO

IN THE MATTER OF THE SUPERVISED
ADMINISTRATION OF THE ESTATE OF
ELAINA KAY MILNER

JUN - 3 2016
SS:

Clerk of the
Vigo Circuit Court

IN THE VIGO COUNTY
SUPERIOR COURT

ESTATE DOCKET: 84D02-1502-ES-1117

**ORDER GRANTING PERSONAL REPRESENTATIVE'S
PETITION TO CONVEY REAL PROPERTY SUBJECT TO MORTGAGE**

Comes now, Richard Benjamin Casey Boyed, Personal Representative of the Estate of Elaina K. Milner, deceased, by counsel, having filed his Personal Representative's Petition to Convey Real Property Subject to Mortgage, said petition being on file with the Court and being a part of the Court's record.

And the Court, having reviewed said Petition and having received consents from Carrie Beth Boyed and Amanda Lynn Harvey F/K/A Amanda Lynn Boyed now finds that said Petition should be and hereby is **GRANTED**.

IT IS THEREFORE ORDERED, ADJUDGED, and DECREED, that Richard Benjamin Casey Boyed, as Personal Representative of the Estate of Elaina Kay Milner, be and hereby is authorized to convey to Richard Benjamin Casey Boyed the decedent's Real Property described to-wit:

The West Half (W ½) of the following: Commencing Twenty-Four (24) Rods West of the Northeast Corner of the Northwest Quarter (NW ¼) of the Southwest Quarter (SW ¼) of Section Thirteen (13), Township Ten (10) North, Range Nine (9) West, running thence West Twenty-Four (24) Rods, Thence South Forty (40) Rods, Thence East Twenty-Four (24) Rods, Thence North Forty (40) Rods to the Place of Beginning, containing six (6) acres more or less. Except the coal underlying the same.

Subject to a certain Gas Line Easement granted to Vectren Energy of Indiana, Inc.

Subject to all other easements and other matters of record affecting title to the above-property.

Commonly known as 3351 E. Cotton Drive, Terre Haute, Indiana 47802.

by way of Personal Representatives Deed, subject to any mortgage liens and other liens thereon.

ENTERED FOR TAXATION

Subject to final acceptance for Transfer

JAN 02 2018

James W. Brannick
VIGO COUNTY AUDITOR

So ordered this 3rd day of June, 2016.

LaShmi Kelly
Judge, Vigo Superior Court, Probate
Division

Copies to:

John J. Klotz

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590933-20251002172017

REVOCATION OF POWER OF ATTORNEY

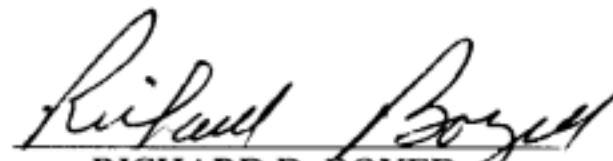
I, Richard D. Boyed, of lawful age and having first been duly sworn upon my oath state:

1. Affiant is an adult, of sound mind and body, and understands the nature and purpose of this document.
2. That Affiant executed a Power of Attorney on August 24, 2006, whereby he named Elaina K. Milner, 3351 E. Cottom Drive, terre Haute, Indiana 47802, to be his Attorney in Fact.
3. Affiant officially revokes the said Power of Attorney for any and all purposes and said Power of Attorney is no longer of legal force or effect.
4. This Revocation shall be delivered to all who know of or may operate upon said Power of Attorney who are known to Affiant, and this Revocation shall be made a record of the Vigo County Recorder's Office, placing the public on notice of the Revocation of said Power of Attorney.

Further Affiant sayeth not.


RICHARD D. BOYED

I, Richard D. Boyed, have read the above and foregoing Revocation of Power of Attorney, understand the same, execute the same of my own free will and without undue influence or duress, and affirm that the statements and representations herein are true and correct to the best of my knowledge under penalties of perjury.


RICHARD D. BOYED

STATE OF INDIANA)
) SS:
COUNTY OF VIGO)

Before me, a Notary Public, in and for said County and State, this 11 day of October, 2006, personally appeared Richard D. Boyed and acknowledged the execution of the foregoing Revocation of Power of Attorney.

Witness my hand and seal.

My Commission Expires:

August 30, 2014

Janice M. Hawkins
Notary Public

Printed: Janice M. Hawkins

Residing in Vigo County

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.



Terry R. Modesitt

Terry R. Modesitt

This instrument was prepared by Terry R. Modesitt, MODESITT LAW OFFICES, PC, 321 Ohio Street, Terre Haute, IN 47807. (Phone: 812-232-4133)

AFFIDAVIT OF IDENTIFY

Affiant, Elaina K. Milner, first being duly sworn upon her oath, alleges and says:

1. That she is the Grantee of a Quitclaim Deed dated September 13, 2005, conveying the following described real estate, to-wit:

The West half of the following: Commencing Twenty-four rods West of the Northeast corner of the Northwest quarter (NW1/4) of the Southwest quarter (SW1/4) of Section Thirteen (13) of Township Ten (10) North, Range Nine (9) West, running thence West Twenty-four (24) rods, thence South Forty (40) rods, thence East Twenty-four (24) rods, thence South Forty (40) rods, thence East Twenty-four (24) rods, thence North Forty (40) rods to the place of beginning, containing Six (6) acres more or less. Except the coal and minerals in the coal underlying the surface of the same. Which has the address of 3351 East Cotton Drive, Terre Haute, Indiana 47802. (Property Address).

2. That she is one and the same person as referred to in said Quitclaim Deed as Elaina K. Boyed.
3. That Affiant was restored to her former name of Elaina K. Milner pursuant to a Dissolution of Marriage Decree dated September 13, 2005, in the matter of The Marriage of Elaina K. Boyed and Richard D. Boyed, Vigo Superior Court Cause No. 84D02-0502-DR-1230.

I affirm under the penalties for perjury that the foregoing statements are true this
26th day of June, 2007.


Elaina K. Milner, formerly Elaina K. Boyed

STATE OF INDIANA)
) SS:
COUNTY OF VIGO)

Before me, the undersigned Notary Public, personally appeared, Elaine K. Milner, known to be the person who executed the foregoing Affidavit of Identity and acknowledged the execution of the foregoing Affidavit of Identity as her voluntary act and deed, for the uses and purposes therein set forth and therein contained.

WITNESS my hand and official seal this 26th day of June, 2007.

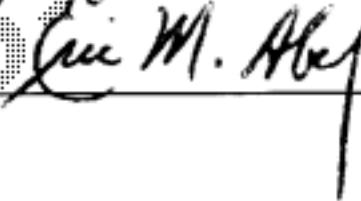

Notary Public
Printed Name Brenda K. Hrommes
A Resident of Vigo County, Indiana



My Commission Expires:

07-31-2013

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.



Search Results for:

SECTION: 13
TOWNSHIP: 10N
RANGE: 9W
QUARTER: W
REGION: Vigo County, IN
DOCUMENTS VALIDATED THROUGH: 09/26/2025 3:17 PM

Showing 4 results

Filter:

Document Details	County	Date	Type	Name	Legal
2016009918	Vigo	09/30/2016	ASGN : ASSIGN MORTGAGE	Search MILNER, ELAINA Search WRIGHT PATT CREDIT UNION Search CUMORTGAGE	Search 13-10N-9W W
2018013449	Vigo	12/19/2018	DEED : PERSONAL REPRESENTATIVE DEED	Search BOYED, RICHARD BENJAMIN CASEY Search MILNER, ELAINA K Search BOYED, RICHARD BENJAMIN CASEY	Search 13-10N-9W W
2019001897	Vigo	02/21/2019	REL : MORTGAGE RELEASE	Search MILNER, ELAINA K Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	Search 13-10N-9W W
2022014891	Vigo	12/13/2022	MORT : MORTGAGE	Search BOYED, RICHARD BENJAMIN CASEY Search LOANDEPOT COM Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	Search 13-10N-9W W

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Search Results for:

SECTION: 13
TOWNSHIP: 10N
RANGE: 9W
QUARTER: NW SW
REGION: Vigo County, IN
DOCUMENTS VALIDATED THROUGH: 09/26/2025 3:17 PM

Showing 19 results

Filter:

Document Details	County	Date	Type	Name	Legal
200116374	Vigo	08/16/2001	MORT : MORTGAGE	Search BOYED, ELAINA K Search BOYED, RICHARD D Search TERRE HAUTE SAVINGS BANK	Search 13-10N-9W NW SW
200205041	Vigo	02/26/2002	EASEMENT : EASEMENT	Search BOYED, ELAINA KAY Search BOYED, RICHARD D Search SULLIVAN VIGO WATER CORP	Search 13-10N-9W NW SW
200205042	Vigo	02/26/2002	EASEMENT : EASEMENT	Search MILNER, TERESA Search SULLIVAN VIGO WATER CORP	Search 13-10N-9W NW SW
200213885	Vigo	05/30/2002	MORT : MORTGAGE	Search BOYED, ELAINA K Search BOYED, RICHARD D Search INDIANA STATE UNIVERSITY FEDERAL CR	Search 13-10N-9W NW SW
2006016837	Vigo	08/18/2006	MISC : AFFIDAVIT	Search PRESSER, RAYMOND CARL	Search 13-10N-9W NW SW
2006016838	Vigo	08/18/2006	DEED : WARRANTY DEED	Search PRESSER, RAYMOND CARL Search SMOCK, DONALD H III Search SMOCK, SUSAN ELAINE	Search 13-10N-9W NW SW
2006016839	Vigo	08/18/2006	MORT : MORTGAGE	Search SMOCK, DONALD H III Search SMOCK, SUSAN E Search FIRST FRANKLIN	Search 13-10N-9W NW SW
2006021059	Vigo	10/25/2006	DEED : WARRANTY DEED	Search BRYANT, THOMAS R Search BLUBAUM, ELDON R	Search 13-10N-9W NW SW
2007008251	Vigo	06/01/2007	MORT : MORTGAGE	Search ENNEN JENKINS, JAMIE Search ENNEN, KYLE J Search FIFTH THIRD BANK	Search 13-10N-9W NW SW

Document Details	County	Date	Type	Name	Legal
2007012524	Vigo	08/22/2007	MISC : MISCELLANEOUS	Search BLACK BEAUTY COAL COMPANY LLC Search CENTRAL STATES COAL RESERVES OF INDIANA LLC Search MIDWEST COAL RESERVES OF INDIANA LLC Search PEABODY COAL COMPANY LLC see details for more	Search 32-10N-8W SE SE Search 12-10N-9W SW SE Search 12-10N-9W Search 13-10N-9W see details for more
2007015184	Vigo	10/11/2007	DEED : DEED	Search BLACK BEAUTY COAL COMPANY LLC Search CENTRAL STATES COAL RESERVES OF INDIANA LLC Search MIDWEST COAL RESERVES OF INDIANA LLC Search PEABODY COAL COMPANY LLC see details for more	Search 4-10N-8W NE SW Search 28-13N-9W N S Search 29-13N-9W NE Search 29-13N-9W N NW see details for more
2007015943	Vigo	10/25/2007	MISC : AFFIDAVIT	Search ENNEN, KYLE Search SMELTZER, CARROLL D	Search 13-10N-9W NW SW
2011013063	Vigo	09/27/2011	MORT : MORTGAGE	Search MILNER, ELAINA K Search ISU FEDERAL CREDIT UNION	Search 13-10N-9W NW SW
2011013064	Vigo	09/27/2011	ASGN : ASSIGN MORTGAGE	Search INDIANA STATE UNIVERSITY FCU Search MILNER, ELAINE K Search WRIGHT-PATT CREDIT UNION INC	Search 13-10N-9W NW SW
2016005285	Vigo	05/26/2016	MORT : MORTGAGE	Search RALEY, BRENDA S Search RALEY, JOHN L Search FIRST FINANCIAL BANK NA	Search 13-10N-9W NW SW
2016012263	Vigo	11/30/2016	MORT : MORTGAGE MODIFICATION	Search MILNER, ELAINA K Search CUMORTGAGE LLC	Search 13-10N-9W NW SW
2018000047	Vigo	01/02/2018	MISC : ORDER	Search BOYED, RICHARD BENJAMIN CASEY Search MILNER, ELAINA Search BOYED, RICHARD BENJAMIN CASEY	Search 13-10N-9W NW SW
2018002003	Vigo	02/26/2018	MORT : MORTGAGE	Search FARR, CAROL L Search FARR, STEVEN A Search FIRST FINANCIAL BANK NA	Search 13-10N-9W NW SW
2019001510	Vigo	02/08/2019	MORT : MORTGAGE	Search BOYED, RICHARD BENJAMIN CASEY Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS Search RUOFF MORTGAGE COMPANY INC	Search 13-10N-9W NW SW

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Search Results for:

NAME: BOYED, RICHARD BENJAMIN CASEY
REGION: Vigo County, IN
DOCUMENTS VALIDATED THROUGH: 09/26/2025 3:17 PM

Showing 9 results

Filter:

Document Details	County	Date	Type	Name	Legal
2018000047	Vigo	01/02/2018	MISC : ORDER	BOYED, RICHARD BENJAMIN CASEY Search Search BOYED, RICHARD BENJAMIN CASEY Search MILNER, ELAINA	Search 13-10N-9W NW SW
2018013449	Vigo	12/19/2018	DEED : PERSONAL REPRESENTATIVE DEED	BOYED, RICHARD BENJAMIN CASEY Search Search BOYED, RICHARD BENJAMIN CASEY Search MILNER, ELAINA K	Search 13-10N-9W W
2019001510	Vigo	02/08/2019	MORT : MORTGAGE	BOYED, RICHARD BENJAMIN CASEY Search Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS Search RUOFF MORTGAGE COMPANY INC	Search 13-10N-9W NW SW
2022002403	Vigo	02/23/2022	ASGN : ASSIGN MORTGAGE	BOYED, RICHARD BENJAMIN CASEY Search Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS Search RUOFF MORTGAGE COMPANY INC Search FREEDOM MORTGAGE CORPORATION 1	
2022003322	Vigo	03/15/2022	MORT : MORTGAGE	BOYED, RICHARD BENJAMIN CASEY Search Search SECRETARY OF HOUSING AND URBAN DEVELOPMENT	Search 13-10N-9W SW
2022014891	Vigo	12/13/2022	MORT : MORTGAGE	BOYED, RICHARD BENJAMIN CASEY Search Search LOANDEPOT COM Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	Search 13-10N-9W W

Document Details	County	Date	Type	Name	Legal
2022015186	Vigo	12/20/2022	REL : MORTGAGE RELEASE	BOYED, RICHARD BENJAMIN CASEY Search Search FREEDOM MORTGAGE CORPORATION Search MORTGAGE ELECTRONIC REGISTRATION SYSTEM	
2022015388	Vigo	12/28/2022	REL : MORTGAGE RELEASE	BOYED, RICHARD BENJAMIN CASEY Search Search SECRETARY OF HOUSING AND URBAN DEVELOPMENT	
2024000559	Vigo	01/19/2024	MORT : MORTGAGE	BOYED, RICHARD BENJAMIN CASEY Search Search INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY	Search 13- 10N-9W

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Search Results for:

NAME: MILNER, ELAINA K
REGION: Vigo County, IN
DOCUMENTS VALIDATED THROUGH: 09/26/2025 3:17 PM

Showing 19 results

Filter:

Document Details	County	Date	Type	Name	Legal
2006020295	Vigo	10/11/2006	MISC : POWER OF ATTORNEY REVOCATION	MILNER, ELAINA K Search Search BOYED, RICHARD D	
2007009547	Vigo	06/27/2007	MISC : AFFIDAVIT	MILNER, ELAINA K Search	Search 13-10N-9W SW
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2011013063	Vigo	09/27/2011	MORT : MORTGAGE	MILNER, ELAINA K Search Search ISU FEDERAL CREDIT UNION	Search 13-10N-9W NW SW
2016006285	Vigo	06/23/2016	ASGN : ASSIGN MORTGAGE	MILNER, ELAINA K Search Search WRIGHT PATT CREDIT UNION INC Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	
2016012263	Vigo	11/30/2016	MORT : MORTGAGE MODIFICATION	MILNER, ELAINA K Search Search CUMORTGAGE LLC	Search 13-10N-9W NW SW
2018013449	Vigo	12/19/2018	DEED : PERSONAL REPRESENTATIVE DEED	MILNER, ELAINA K Search Search BOYED, RICHARD BENJAMIN CASEY Search BOYED, RICHARD BENJAMIN CASEY	Search 13-10N-9W W
2019001897	Vigo	02/21/2019	REL : MORTGAGE RELEASE	MILNER, ELAINA K Search Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	Search 13-10N-9W W
2019001898	Vigo	02/21/2019	REL : ASSIGNMENT RELEASE	MILNER, ELAINA K Search Search MYCUMORTGAGE LLC	

Document Details	County	Date	Type	Name	Legal
2011013818	Vigo	10/18/2011	REL : MORTGAGE RELEASE	MILNER, ELAINA K BOYED Search Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	
Book W18, Page 491	Vigo	03/24/1981	MORT : MORTGAGE	MILNER, ELAINA KAY Search Search JARVIS, ROBERT ALAN Search MUTUAL FEDERAL SAVINGS AND LOAN ASSOCIATION	
Book M19, Page 746	Vigo	11/03/1986	MORT : MORTGAGE	MILNER, ELAINA KAY Search Search MILNER, ELAINE KAY Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	
Book Q19, Page 223	Vigo	07/27/1987	MORT : MORTGAGE	MILNER, ELAINA KAY Search Search ISU FEDERAL CREDIT UNION	
Book 386, Page 91	Vigo		DEED : DEED	MILNER, ELAINA KAY Search Search ADKERSON, JACQUELINE Search ADKERSON, JOHN Search JARVIS, ROBERT ALAN	
Book 386, Page 92	Vigo		DEED : DEED	MILNER, ELAINA KAY Search Search HASKELL, CLARENCE E Search HASKELL, LUCILLE M Search JARVIS, ROBERT ALAN	
Book 407, Page 706	Vigo		DEED : DEED	MILNER, ELAINA KAY Search Search JARVIS, ROBERT ALAN	
Book 433, Page 348	Vigo		DEED : DEED	MILNER, ELAINA KAY Search Search BOYED, ELAINA KAY Search BOYED, ELAINA KAY Search BOYED, RICHARD D	

Document Details	County	Date	Type	Name	Legal
2010010678	Vigo	08/18/2010	MORT : MORTGAGE	MILNER, ELAINA KAY BOYED Search Search ISU FEDERAL CREDIT UNION	Search 13-10N-9W NW
2011013819	Vigo	10/18/2011	REL : MORTGAGE RELEASE	MILNER, ELAINA KAY BOYED Search Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	

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Search Results for:

NAME: BOYED, ELAINA K
REGION: Vigo County, IN
DOCUMENTS VALIDATED THROUGH: 09/26/2025 3:17 PM

Showing 23 results

Filter:

Document Details	County	Date	Type	Name	Legal
Book N20, Page 674	Vigo	06/18/1993	MORT : MORTGAGE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search ISU FEDERAL CREDIT UNION	
972444	Vigo	02/25/1997	REL : MORTGAGE RELEASE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search ISU FEDERAL CREDIT UNION	Search Search Search
972445	Vigo	02/25/1997	MORT : MORTGAGE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search ISU FEDERAL CREDIT UNION	Search Search 13-10N-9W
973899	Vigo	03/27/1997	MORT : MORTGAGE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search ISU FEDERAL CREDIT UNION	Search Search 13-10N-9W
200116303	Vigo	08/15/2001	REL : MORTGAGE RELEASE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search INDIANA STATE UNIVERSITY FEDERAL CR	
200116304	Vigo	08/15/2001	REL : MORTGAGE RELEASE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search INDIANA STATE UNIVERSITY FEDERAL CR	
200116374	Vigo	08/16/2001	MORT : MORTGAGE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search TERRE HAUTE SAVINGS BANK	Search 13-10N-9W NW SW
200213885	Vigo	05/30/2002	MORT : MORTGAGE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search INDIANA STATE UNIVERSITY FEDERAL CR	Search 13-10N-9W NW SW
200224218	Vigo	08/27/2002	MORT : MORTGAGE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search WELLS FARGO HOME MORTGAGE INC	Search 13-10N-9W SW

Document Details	County	Date	Type	Name	Legal
200224219	Vigo	08/27/2002	MORT : MORTGAGE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search WELLS FARGO BANK NA	Search 13-10N-9W SW
200229419	Vigo	10/18/2002	REL : MORTGAGE RELEASE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search TERRE HAUTE SAVINGS BANK	
2004002342	Vigo	02/10/2004	REL : MORTGAGE RELEASE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search WELLS FARGO HOME MORTGAGE INC	
2005023998	Vigo	12/28/2005	REL : MORTGAGE RELEASE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	
2006000217	Vigo	01/05/2006	REL : MORTGAGE RELEASE	BOYED, ELAINA K Search Search BOYED, RICHARD D Search WELLS FARGO BANK	
2007009548	Vigo	06/27/2007	DEED : QUIT CLAIM DEED	BOYED, ELAINA K Search Search BOYED, RICHARD D	Search 13-10N-9W SW
Book I20, Page 806	Vigo	08/04/1992	MORT : MORTGAGE	BOYED, ELAINA KAY Search Search BOYED, RICHARD D Search TERRE HAUTE FIRST NATIONAL BANK	
Book K20, Page 955	Vigo	12/23/1992	MORT : OPEN END MORTGAGE	BOYED, ELAINA KAY Search Search BOYED, RICHARD D Search TERRE HAUTE FIRST NATIONAL BANK	
200205041	Vigo	02/26/2002	EASEMENT : EASEMENT	BOYED, ELAINA KAY Search Search BOYED, RICHARD D Search SULLIVAN VIGO WATER CORP	Search 13-10N-9W NW SW
200319587	Vigo	07/03/2003	MORT : MORTGAGE	BOYED, ELAINA KAY Search Search BOYED, RICHARD D Search WELLS FARGO BANK	Search 13-10N-9W NW
2004001170	Vigo	01/23/2004	MORT : MORTGAGE	BOYED, ELAINA KAY Search Search BOYED, RICHARD D Search ISU FEDERAL CREDIT UNION	Search 13-10N-9W SW

Document Details	County	Date	Type	Name	Legal
2004004010	Vigo	03/09/2004	MORT : MORTGAGE	BOYED, ELAINA KAY Search Search BOYED, RICHARD D Search ISU FEDERAL CREDIT UNION	Search 13-10N-9W SW
2007012389	Vigo	08/20/2007	REL : MORTGAGE RELEASE	BOYED, ELAINA KAY Search Search BOYED, RICHARD D Search ISU FEDERAL CREDIT UNION	
Book 433, Page 348	Vigo		DEED : DEED	BOYED, ELAINA KAY Search Search BOYED, ELAINA KAY Search MILNER, ELAINA KAY Search BOYED, RICHARD D	

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Search Results for:

NAME: BOYED, RICHARD D (Super Search)



REGION: Vigo County, IN

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Book I20, Page 806	Vigo	08/04/1992	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search TERRE HAUTE FIRST NATIONAL BANK	
Book K20, Page 955	Vigo	12/23/1992	MORT : OPEN END MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search TERRE HAUTE FIRST NATIONAL BANK	
Book N20, Page 674	Vigo	06/18/1993	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search ISU FEDERAL CREDIT UNION	
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972445	Vigo	02/25/1997	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search ISU FEDERAL CREDIT UNION	Search Search 13-10N-9W
973899	Vigo	03/27/1997	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search ISU FEDERAL CREDIT UNION	Search Search 13-10N-9W
200116303	Vigo	08/15/2001	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search INDIANA STATE UNIVERSITY FEDERAL CR	

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200116304	Vigo	08/15/2001	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search INDIANA STATE UNIVERSITY FEDERAL CR	
200116374	Vigo	08/16/2001	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search TERRE HAUTE SAVINGS BANK	Search 13-10N-9W NW SW
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200224218	Vigo	08/27/2002	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search WELLS FARGO HOME MORTGAGE INC	Search 13-10N-9W SW
200224219	Vigo	08/27/2002	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search WELLS FARGO BANK NA	Search 13-10N-9W SW
200229419	Vigo	10/18/2002	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search TERRE HAUTE SAVINGS BANK	
200319587	Vigo	07/03/2003	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search WELLS FARGO BANK	Search 13-10N-9W NW

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2003034362	Vigo	11/12/2003	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINE KAY Search ISU FEDERAL CREDIT UNION	
2004001170	Vigo	01/23/2004	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search ISU FEDERAL CREDIT UNION	Search 13-10N-9W SW
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2004002342	Vigo	02/10/2004	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search WELLS FARGO HOME MORTGAGE INC	
2004004010	Vigo	03/09/2004	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search ISU FEDERAL CREDIT UNION	Search 13-10N-9W SW
2005023998	Vigo	12/28/2005	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	
2006000217	Vigo	01/05/2006	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search WELLS FARGO BANK	
2006020295	Vigo	10/11/2006	MISC : POWER OF ATTORNEY REVOCATION	BOYED, RICHARD D Search Search MILNER, ELAINA K	
2007009548	Vigo	06/27/2007	DEED : QUIT CLAIM DEED	BOYED, RICHARD D Search Search BOYED, ELAINA K	Search 13-10N-9W SW

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2007012389	Vigo	08/20/2007	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search ISU FEDERAL CREDIT UNION	
2007015577	Vigo	10/18/2007	MISC : POWER OF ATTORNEY	BOYED, RICHARD D Search Search BOYED, MONYEEN MARIE	
2008008515	Vigo	06/17/2008	DEED : WARRANTY DEED	BOYED, RICHARD D Search Search BALDWIN, MELISSA Search BALDWIN, STEPHAN L	Search Lot 2 LAST RESORT SUB
2008008516	Vigo	06/17/2008	MORT : MORTGAGE	BOYED, RICHARD D Search Search WELLS FARGO BANK NA	Search Lot 2 LAST RESORT SUB
2009012058	Vigo	08/28/2009	MISC : POWER OF ATTORNEY	BOYED, RICHARD DAVID Search Search BOYED, KELLY LYNN	
2013012641	Vigo	09/20/2013	LIEN : FEDERAL TAX LIEN	BOYED, RICHARD D Search Search INTERNAL REVENUE SERVICE	
2013013703	Vigo	10/17/2013	DEED : SHERIFF'S DEED	BOYED, RICHARD D Search Search VIGO COUNTY SHERIFF Search WELLS FARGO BANK	Search Lot 2 LAST RESORT SUB
2019003435	Vigo	04/08/2019	REL : FEDERAL TAX LIEN RELEASE	BOYED, RICHARD D Search Search INTERNAL REVENUE SERVICE	
Book 433, Page 348	Vigo		DEED : DEED	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search MILNER, ELAINA KAY Search BOYED, ELAINA KAY	

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Book K20, Page 955	Vigo	12/23/1992	MORT : OPEN END MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search TERRE HAUTE FIRST NATIONAL BANK	
Book N20, Page 674	Vigo	06/18/1993	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search ISU FEDERAL CREDIT UNION	
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972445	Vigo	02/25/1997	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search ISU FEDERAL CREDIT UNION	Search Search 13-10N-9W
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200213885	Vigo	05/30/2002	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search INDIANA STATE UNIVERSITY FEDERAL CR	Search 13-10N- 9W NW SW
200224218	Vigo	08/27/2002	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search WELLS FARGO HOME MORTGAGE INC	Search 13-10N- 9W SW
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200319587	Vigo	07/03/2003	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search WELLS FARGO BANK	Search 13-10N- 9W NW

Document Details	County	Date	Type	Name	Legal
2003034362	Vigo	11/12/2003	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINE KAY Search ISU FEDERAL CREDIT UNION	
2004001170	Vigo	01/23/2004	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search ISU FEDERAL CREDIT UNION	Search 13-10N-9W SW
2004001171	Vigo	01/23/2004	MISC : SUBORDINATION AGREEMENT	BOYED, RICHARD D Search Search ISU FEDERAL CREDIT UNION Search WELLS FARGO BANK NA Search BOYED, ELAINE KAY	Search 13-10N-9W SW
2004002342	Vigo	02/10/2004	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search WELLS FARGO HOME MORTGAGE INC	
2004004010	Vigo	03/09/2004	MORT : MORTGAGE	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search ISU FEDERAL CREDIT UNION	Search 13-10N-9W SW
2005023998	Vigo	12/28/2005	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	
2006000217	Vigo	01/05/2006	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINA K Search WELLS FARGO BANK	
2006020295	Vigo	10/11/2006	MISC : POWER OF ATTORNEY REVOCATION	BOYED, RICHARD D Search Search MILNER, ELAINA K	
2007009548	Vigo	06/27/2007	DEED : QUIT CLAIM DEED	BOYED, RICHARD D Search Search BOYED, ELAINA K	Search 13-10N-9W SW

Document Details	County	Date	Type	Name	Legal
2007012389	Vigo	08/20/2007	REL : MORTGAGE RELEASE	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search ISU FEDERAL CREDIT UNION	
2007015577	Vigo	10/18/2007	MISC : POWER OF ATTORNEY	BOYED, RICHARD D Search Search BOYED, MONYEEEN MARIE	
2008008515	Vigo	06/17/2008	DEED : WARRANTY DEED	BOYED, RICHARD D Search Search BALDWIN, MELISSA Search BALDWIN, STEPHAN L	Search Lot 2 LAST RESORT SUB
2008008516	Vigo	06/17/2008	MORT : MORTGAGE	BOYED, RICHARD D Search Search WELLS FARGO BANK NA	Search Lot 2 LAST RESORT SUB
2013012641	Vigo	09/20/2013	LIEN : FEDERAL TAX LIEN	BOYED, RICHARD D Search Search INTERNAL REVENUE SERVICE	
2013013703	Vigo	10/17/2013	DEED : SHERIFF'S DEED	BOYED, RICHARD D Search Search VIGO COUNTY SHERIFF Search WELLS FARGO BANK	Search Lot 2 LAST RESORT SUB
2019003435	Vigo	04/08/2019	REL : FEDERAL TAX LIEN RELEASE	BOYED, RICHARD D Search Search INTERNAL REVENUE SERVICE	
Book 433, Page 348	Vigo		DEED : DEED	BOYED, RICHARD D Search Search BOYED, ELAINA KAY Search MILNER, ELAINA KAY Search BOYED, ELAINA KAY	
2009012058	Vigo	08/28/2009	MISC : POWER OF ATTORNEY	BOYED, RICHARD DAVID Search Search BOYED, KELLY LYNN	

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Search Results for:

NAME: MILNER, ELAINA KAY
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Book W18, Page 491	Vigo	03/24/1981	MORT : MORTGAGE	MILNER, ELAINA KAY Search Search JARVIS, ROBERT ALAN Search MUTUAL FEDERAL SAVINGS AND LOAN ASSOCIATION	
Book M19, Page 746	Vigo	11/03/1986	MORT : MORTGAGE	MILNER, ELAINA KAY Search Search MILNER, ELAINE KAY Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	
Book Q19, Page 223	Vigo	07/27/1987	MORT : MORTGAGE	MILNER, ELAINA KAY Search Search ISU FEDERAL CREDIT UNION	
Book 386, Page 91	Vigo		DEED : DEED	MILNER, ELAINA KAY Search Search ADKERSON, JACQUELINE Search ADKERSON, JOHN Search JARVIS, ROBERT ALAN	
Book 386, Page 92	Vigo		DEED : DEED	MILNER, ELAINA KAY Search Search HASKELL, CLARENCE E Search HASKELL, LUCILLE M Search JARVIS, ROBERT ALAN	
Book 407, Page 706	Vigo		DEED : DEED	MILNER, ELAINA KAY Search Search JARVIS, ROBERT ALAN	
Book 433, Page 348	Vigo		DEED : DEED	MILNER, ELAINA KAY Search Search BOYED, ELAINA KAY Search BOYED, ELAINA KAY Search BOYED, RICHARD D	
2010010678	Vigo	08/18/2010	MORT : MORTGAGE	MILNER, ELAINA KAY BOYED Search Search ISU FEDERAL CREDIT UNION	Search 13-10N-9W NW
2011013819	Vigo	10/18/2011	REL : MORTGAGE RELEASE	MILNER, ELAINA KAY BOYED Search Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION	

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Search Results for:

NAME: JARVIS, ROBERT ALAN
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Book W18, Page 491	Vigo	03/24/1981	MORT : MORTGAGE	JARVIS, ROBERT ALAN Search Search MILNER, ELAINA KAY Search MUTUAL FEDERAL SAVINGS AND LOAN ASSOCIATION	
Book R20, Page 2494	Vigo	06/10/1996	MORT : REAL ESTATE MORTGAGE	JARVIS, ROBERT ALAN Search Search JARVIS, JENNIFER SUE BREDEWEG Search CITIZENS BANK OF WESTERN INDIANA	
975297	Vigo	04/21/1997	REL : MORTGAGE RELEASE	JARVIS, ROBERT ALAN Search Search JARVIS, JENNIFER SUE BREDEWEG Search CITIZENS BANK	Search Search
200018646	Vigo	11/29/2000	MORT : MORTGAGE	JARVIS, ROBERT ALAN Search Search OLD NATIONAL BANK	Search Lot 7 Block 0 SOUTHPORT
Book 445, Page 8182	Vigo	11/29/2000	DEED : PERSONAL REPRESENTATIVE DEED	JARVIS, ROBERT ALAN Search Search SALISBURY, EDYTHE J Search SUTHERLAND, CAROL	Search Lot 7 Block 0 SOUTHPORT
200216484	Vigo	06/27/2002	DEED : WARRANTY DEED	JARVIS, ROBERT ALAN Search Search HOUZENGA, ANDREW J Search HOUZENGA, CANDIS R	Search 10-11N-9W SW
200218458	Vigo	07/22/2002	REL : MORTGAGE RELEASE	JARVIS, ROBERT ALAN Search Search OLD NATIONAL BANK	

Document Details	County	Date	Type	Name	Legal
2003024903	Vigo	08/25/2003	DEED : WARRANTY DEED	JARVIS, ROBERT ALAN Search Search KYKER, GRANVIL C JR Search MCDONALD, ANDREW K	Search Lot 54 ROBINWOOD 3RD ADD
2003024906	Vigo	08/25/2003	MORT : MORTGAGE	JARVIS, ROBERT ALAN Search Search TERRE HAUTE SAVINGS BANK	Search Lot 54 ROBINWOOD 3RD ADD
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Book 386, Page 91	Vigo		DEED : DEED	JARVIS, ROBERT ALAN Search Search ADKERSON, JACQUELINE Search ADKERSON, JOHN Search MILNER, ELAINA KAY	
Book 386, Page 92	Vigo		DEED : DEED	JARVIS, ROBERT ALAN Search Search HASKELL, CLARENCE E Search HASKELL, LUCILLE M Search MILNER, ELAINA KAY	
Book 407, Page 706	Vigo		DEED : DEED	JARVIS, ROBERT ALAN Search Search MILNER, ELAINA KAY	

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Book 386, Page 91	Vigo		DEED : DEED	ADKERSON, JOHN Search Search ADKERSON, JACQUELINE Search JARVIS, ROBERT ALAN Search MILNER, ELAINA KAY	
2011000269	Vigo	01/07/2011	DEED : QUIT CLAIM DEED	ADKERSON, JOHN S Search Search COOK, CONNIE S	Search Lot 91 SIMON A PECKS SUB
2024006748	Vigo	07/02/2024	DEED : WARRANTY DEED	ADKERSON, JOHN S Search Search KESTER, HELEN	Search Lot 91 SIMON A PEEKS SUB

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