



**LIEN SEARCH
PRODUCT COVER SHEET**

ORDER INFORMATION

| | | | |
|-------------------------|--------------------------------------|---------------|--------------------|
| FILE/ORDER NUMBER: | LL-IFC-03155 | PRODUCT NAME: | LIEN SEARCH REPORT |
| BORROWER NAME(S) | JOSHUA KEEDY AND AMY KEEDY | | |
| PROPERTY ADDRESS: | 630 S 3RD STREET | | |
| CITY, STATE AND COUNTY: | CLINTON, INDIANA (IN) AND VERMILLION | | |

SEARCH INFORMATION

| | | | |
|--------------------------|--|-----------------|------------|
| SEARCH DATE: | 10/08/2025 | EFFECTIVE DATE: | 10/07/2025 |
| NAME(S) SEARCHED: | KEEDY JOSHUA AND KEEDY AMY | | |
| ADDRESS/PARCEL SEARCHED: | 630 S 3RD STREET, CLINTON, IN 47842/83-13-15-345-034.000-002 | | |

ASSESSMENT INFORMATION

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

CURRENT OWNER VESTING

| |
|-----------------|
| JOSHUA W. KEEDY |
| COMMENTS: |

VESTING DEED

| | | | |
|----------------|---------------|----------------|---|
| DEED TYPE: | WARRANTY DEED | GRANTOR: | ANTHONY J. AVENATTI AND BARBARA E. AVENATTI, HUSBAND AND WIFE |
| DATED DATE: | 05/06/2016 | GRANTEE: | JOSHUA W. KEEDY |
| BOOK/PAGE: | N/A | RECORDED DATE: | 05/12/2016 |
| INSTRUMENT NO: | 2016000809 | | |
| COMMENTS: | | | |

CURRENT TAXES

| FIRST INSTALLMENT | | SECOND INSTALLMENT | |
|-------------------|------------------------|--------------------|----------------------|
| TAX YEAR: | 2024 PAY 2025 (SPRING) | TAX YEAR: | 2024 PAY 2025 (FALL) |
| TAX AMOUNT: | \$823.00 | TAX AMOUNT: | \$823.00 |
| 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: | \$55,000.00 |
| DATED DATE: | 05/02/2017 | RECORDED DATE | 05/16/2017 |
| INSTRUMENT NO: | 2017000805 | BOOK/PAGE: | N/A |
| OPEN/CLOSED: | OPEN-END | SUBJECT LIEN (YES/NO): | YES |
| BORROWER: | JOSHUA W KEEDY | | |
| LENDER: | INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION | | |
| TRUSTEE: | N/A | | |
| COMMENTS: | | | |

FOR PREAMBLE

| | |
|-----------------------|------------------|
| CITY/TOWNSHIP/PARISH: | CITY OF CLINTON. |
|-----------------------|------------------|

ADDITIONAL NOTES

| |
|--|
| |
|--|

LEGAL DESCRIPTION

| |
|---|
| THE FOLLOWING REAL ESTATE IN VERMILLION COUNTY IN THE STATE OF INDIANA, TO-WIT: |
|---|

LOT NUMBER SIX (6) IN BLOCK NUMBER ONE (1) IN W. ARTHUR WHITCOMB'S ADDITION TO THE CITY OF CLINTON, VERMILLION COUNTY, INDIANA.

83-13-15-345-034.000-002

General Information

Parcel Number
83-13-15-345-034.000-002

Local Parcel Number
002-008-0107-00

Tax ID:

Routing Number

Property Class 510
1 Family Dwell - Platted Lot

Year: 2024

Location Information

County
Vermillion

Township
CLINTON TOWNSHIP

District 002 (Local 002)
CLINTON CIVIL CITY

School Corp 8020
SOUTH VERMILLION COMMUNIT

Neighborhood 8302007-002
SOUTH OF NEBEKER ST

Section/Plat

Location Address (1)
630 S 3rd St
CLINTON, IN 47842

Zoning

Subdivision
A WHITCOMB ADD

Lot

Market Model
N/A

Characteristics

Topography Flood Hazard
Level, High ☐

Public Utilities ERA
All ☐

Streets or Roads TIF
Paved, Sidewalk ☐

Neighborhood Life Cycle Stage
Static

Printed Friday, May 3, 2024

Review Group 2020

Keedy, Joshua W

Ownership

Keedy, Joshua W
14030 N CR 200 W
Carbon, IN 47837

Legal

A WHITCOMBS LOT 6 BLOCK 1



Valuation Records (Work In Progress values are not certified values and are subject to change)

| 2024 | Assessment Year | 2024 | 2023 | 2022 | 2021 | 2020 |
|------------------|---------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------------------------------------|
| WIP | Reason For Change | AA | AA | AA | AA | AA |
| 02/27/2024 | As Of Date | 04/16/2024 | 04/17/2023 | 04/18/2022 | 04/15/2021 | 06/09/2020 |
| Indiana Cost Mod | Valuation Method | Indiana Cost Mod | Indiana Cost Mod | Indiana Cost Mod | Indiana Cost Mod | Indiana Cost Mod |
| 1.0000 | Equalization Factor | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| | Notice Required | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| \$6,500 | Land | \$6,500 | \$6,500 | \$6,500 | \$6,500 | \$8,000 |
| \$6,500 | Land Res (1) | \$6,500 | \$6,500 | \$6,500 | \$6,500 | \$8,000 |
| \$0 | Land Non Res (2) | \$0 | \$0 | \$0 | \$0 | \$0 |
| \$0 | Land Non Res (3) | \$0 | \$0 | \$0 | \$0 | \$0 |
| \$75,800 | Improvement | \$75,800 | \$68,500 | \$71,500 | \$62,300 | \$51,800 |
| \$75,800 | Imp Res (1) | \$75,800 | \$68,500 | \$71,500 | \$62,300 | \$51,800 |
| \$0 | Imp Non Res (2) | \$0 | \$0 | \$0 | \$0 | \$0 |
| \$0 | Imp Non Res (3) | \$0 | \$0 | \$0 | \$0 | \$0 |
| \$82,300 | Total | \$82,300 | \$75,000 | \$78,000 | \$68,800 | \$59,800 |
| \$82,300 | Total Res (1) | \$82,300 | \$75,000 | \$78,000 | \$68,800 | \$59,800 |
| \$0 | Total Non Res (2) | \$0 | \$0 | \$0 | \$0 | \$0 |
| \$0 | Total Non Res (3) | \$0 | \$0 | \$0 | \$0 | \$0 |

Land Data (Standard Depth: Res 150', CI 150' Base Lot: Res 55' X 158', CI 55' X 158')

| Land Type | Pricing Method | Soil ID | Act Front. | Size | Factor | Rate | Adj. Rate | Ext. Value | Infl. % | Market Factor | Cap 1 | Cap 2 | Cap 3 | Value |
|-----------|----------------|---------|------------|--------|--------|----------|-----------|------------|---------|---------------|--------|-------|-------|---------|
| 9 | A | | 66 | 0.2393 | 1.00 | \$30,000 | \$30,000 | \$7,179 | -10% | 1.0000 | 100.00 | 0.00 | 0.00 | \$6,460 |

630 S 3rd St

Transfer of Ownership

| Date | Owner | Doc ID | Code | Book/Page | Adj Sale Price | V/I |
|------------|------------------|------------|------|-----------|----------------|-----|
| 05/12/2016 | Keedy, Joshua W | 2016000809 | WR | / | \$32,000 | I |
| 01/01/1900 | AVENATTI, ANTHON | | WD | / | | I |

510, 1 Family Dwell - Platted Lot

Transfer of Ownership

| Date | Owner | Doc ID | Code | Book/Page | Adj Sale Price | V/I |
|------------|------------------|------------|------|-----------|----------------|-----|
| 05/12/2016 | Keedy, Joshua W | 2016000809 | WR | / | \$32,000 | I |
| 01/01/1900 | AVENATTI, ANTHON | | WD | / | | I |

SOUTH OF NEBEKER ST 1/2

Notes

8/6/2019 JNC9: 20 PAY 21 CHGD EFF YR ON DWELL

6/26/2017 JNC9: 18 PAY 19 REMOVED GRM

3/3/2015 AC97: 13 PAY 14; 115 ISSUED USED INCOME TO VALUE

3/3/2015 BP86: 2015 CYCLICAL REASS 08-25-2014

3/3/2015 MM01: Plexis Conv. Note 11/15/2002 Parcel
2002 REASS ADDED AC,CHANGED COND ON HOME

3/3/2015 MM02: Plexis Conv. Note 03/18/2004 Parcel
2002 FORM 115 - TWP ASSR

Land Computations

| | |
|-------------------------|--------------------------|
| Calculated Acreage | 0.24 |
| Actual Frontage | 66 |
| Developer Discount | <input type="checkbox"/> |
| Parcel Acreage | 0.00 |
| 81 Legal Drain NV | 0.00 |
| 82 Public Roads NV | 0.00 |
| 83 UT Towers NV | 0.00 |
| 9 Homesite | 0.24 |
| 91/92 Acres | 0.00 |
| Total Acres Farmland | -0.24 |
| Farmland Value | \$0 |
| Measured Acreage | 0.00 |
| Avg Farmland Value/Acre | 0.0 |
| Value of Farmland | \$0 |
| Classified Total | \$0 |
| Farm / Classified Value | \$0 |
| Homesite(s) Value | \$6,500 |
| 91/92 Value | \$0 |
| Supp. Page Land Value | |
| CAP 1 Value | \$6,500 |
| CAP 2 Value | \$0 |
| CAP 3 Value | \$0 |
| Total Value | \$6,500 |

Keedy, Joshua W

| General Information | | Plumbing | |
|---|--|-----------------------|------|
| Occupancy | Single-Family | | |
| Description | Single-Family R 01 | Full Bath | # TF |
| Story Height | 1 | Half Bath | 1 0 |
| Style | 1s Old w/B | Kitchen Sinks | 1 1 |
| Finished Area | 1160 sqft | Water Heaters | 1 1 |
| Make | | Add Fixtures | 0 0 |
| Floor Finish | | Total | 3 5 |
| <input type="checkbox"/> Earth | <input type="checkbox"/> Tile | Accommodations | |
| <input type="checkbox"/> Slab | <input type="checkbox"/> Carpet | Bedrooms | 2 |
| <input checked="" type="checkbox"/> Sub & Joist | <input checked="" type="checkbox"/> Unfinished | Living Rooms | 0 |
| <input type="checkbox"/> Wood | <input type="checkbox"/> Other | Dining Rooms | 0 |
| <input type="checkbox"/> Parquet | | Family Rooms | 0 |
| Wall Finish | | Total Rooms | 5 |
| <input type="checkbox"/> Plaster/Drywall | <input checked="" type="checkbox"/> Unfinished | Heat Type | |
| <input type="checkbox"/> Paneling | <input type="checkbox"/> Other | Central Warm Air | |
| <input type="checkbox"/> Fiberboard | | | |

Roofing
☐ Built-Up ☐ Metal ☒ Asphalt ☐ Slate ☐ Tile
☐ Wood Shingle ☐ Other

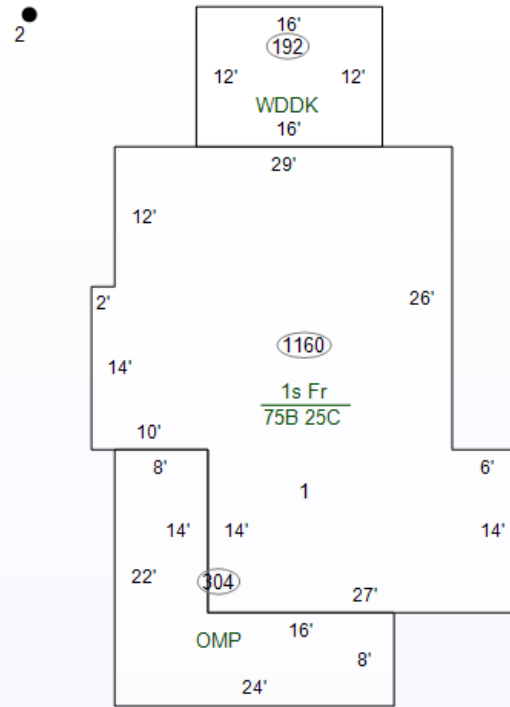
| Exterior Features | | |
|---------------------|------|----------|
| Description | Area | Value |
| Porch, Open Masonry | 304 | \$11,200 |
| Wood Deck | 192 | \$3,500 |

630 S 3rd St

510, 1 Family Dwell - Platted Lot

SOUTH OF NEBEKER ST

2/2



| Specialty Plumbing | | |
|--------------------|-------|-------|
| Description | Count | Value |

| Cost Ladder | | | | | |
|-----------------------|-----------------------------------|------------------------|-----------------|------------|-----------|
| Floor | Constr | Base | Finish | Value | Totals |
| 1 | 1Fr | 1160 | 1160 | \$87,400 | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 1/4 | | | | | |
| 1/2 | | | | | |
| 3/4 | | | | | |
| Attic | | | | | |
| Bsmt | | 870 | 0 | \$24,600 | |
| Crawl | | 290 | 0 | \$3,500 | |
| Slab | | | | | |
| | | | | Total Base | \$115,500 |
| Adjustments | | 1 Row Type Adj. x 1.00 | | | \$115,500 |
| Unfin Int (-) | | | | | \$0 |
| Ex Liv Units (+) | | | | | \$0 |
| Rec Room (+) | | | | | \$0 |
| Loft (+) | | | | | \$0 |
| Fireplace (+) | | | MS:1 MO:1 | | \$4,500 |
| No Heating (-) | | | | | \$0 |
| A/C (+) | | | 1:1160 | | \$3,200 |
| No Elec (-) | | | | | \$0 |
| Plumbing (+ / -) | | | 5 – 5 = 0 x \$0 | | \$0 |
| Spec Plumb (+) | | | | | \$0 |
| Elevator (+) | | | | | \$0 |
| | | Sub-Total, One Unit | | | \$123,200 |
| | | Sub-Total, 1 Units | | | |
| Exterior Features (+) | | | | \$14,700 | \$137,900 |
| Garages (+) 0 sqft | | | | \$0 | \$137,900 |
| | Quality and Design Factor (Grade) | | | | 1.00 |
| | Location Multiplier | | | | 0.91 |
| | Replacement Cost | | | | \$125,489 |

| Summary of Improvements | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------|--------------|-------------|-------|------------|----------|------------|----|-----------|------|----------|------------|-----------|----------|---------------|---------|------|-------|-------|--------|-------|-------|--------------|
| Description | Story Height | Constr Type | Grade | Year Built | Eff Year | Eff Co Age | nd | Base Rate | LCM | Adj Rate | Size | RCN | Norm Dep | Remain. Value | Abn Obs | PC | Nbhd | Mrkt | Cap 1 | Cap 2 | Cap 3 | Improv Value |
| 1: Single-Family R 01 | 1 | Wood Fr | C | 1926 | 1962 | 62 | A | | 0.91 | | 2,030 sqft | \$125,489 | 42% | \$72,780 | 0% | 100% | 1.000 | 1.000 | 100.00 | 0.00 | 0.00 | \$72,800 |
| 2: Detached Garage R 01 | 1 | SV | C | 1993 | 1993 | 31 | A | | 0.91 | | 24'x30' | | 26% | | 0% | 100% | 1.000 | 1.000 | 100.00 | 0.00 | 0.00 | \$3,000 |

Total all pages

\$75,800

Total this page

\$75,800



LowTaxInfo

Vermillion
County

Homestead Credit Filed flag Removed in Future Years

630 S 3rd St

Clinton, IN 47842

Keedy, Joshua W14030 N CR 200 W
Carbon, IN 47837Spring Due by 05/12/2025: **\$0.00**Fall Due by 11/10/2025: **\$823.00****\$823.00**

Total Due ⓘ

Property Information

Tax Year/Pay Year

2024 / 2025

Parcel Number

83-13-15-345-034.000-002

Duplicate Number

982344

Property Type

Real

Tax Unit / Description

2 - Clinton City

Property Class

RESIDENTIAL ONE FAMILY DWELLING ON A PLATTED LOT

Mortgage Company

None

TIF

None

Homestead Credit Filed?

Yes

Over 65 Circuit Breaker?

No

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

002-008-0107-00 A WHITCOMBS LOT 6 BLOCK 1

Section-Township-Range

No Info

Parcel Acres

No Info

Lot Number

No Info

Block/Subdivision

No info

Billing

Detail

| | Tax Bill | Adjustments | Balance |
|-----------------|----------|-------------|----------|
| Spring Tax: | \$379.82 | \$443.18 | \$823.00 |
| Spring Penalty: | \$0.00 | \$0.00 | \$0.00 |
| Spring Annual: | \$0.00 | \$0.00 | \$0.00 |
| Fall Tax: | \$379.82 | \$443.18 | \$823.00 |
| Fall Penalty: | \$0.00 | \$0.00 | \$0.00 |
| Fall Annual: | \$0.00 | \$0.00 | \$0.00 |
| Delq NTS Tax: | \$351.30 | \$0.00 | \$351.30 |
| Delq NTS Pen: | \$35.13 | \$0.00 | \$35.13 |
| Delq TS Tax: | \$0.00 | \$0.00 | \$0.00 |
| Delq TS Pen: | \$0.00 | \$0.00 | \$0.00 |

| | Tax Bill | Adjustments | Balance |
|-------------------------|----------|-------------|------------|
| Other Assess: | \$0.00 | \$0.00 | \$0.00 |
| Late Fine: | \$0.00 | \$0.00 | \$0.00 |
| Late Penalty: | \$0.00 | \$0.00 | \$0.00 |
| Demand Fee: | \$0.00 | \$0.00 | \$0.00 |
| Jdg Tax/Pen/Int: | \$0.00 | \$0.00 | \$0.00 |
| Judgement Fee: | \$0.00 | \$0.00 | \$0.00 |
| Advert Fee: | \$0.00 | \$0.00 | \$0.00 |
| Tax Sale Fee: | \$0.00 | \$0.00 | \$0.00 |
| NSF Fee: | \$0.00 | \$0.00 | \$0.00 |
| Certified to Court: | \$0.00 | \$0.00 | \$0.00 |
| 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: | \$0.00 | \$1,270.22 | \$1,270.22 |
| Over 65 CB Credit: | \$0.00 | \$0.00 | \$0.00 |
| Tax and Penalty: | | | \$2,032.43 |
| Other Assess (+): | | | \$0.00 |
| Fees (+): | | | \$0.00 |
| Cert to Court (-): | | | \$0.00 |
| Subtotal: | | | \$2,032.43 |
| Receipts: | | | \$1,209.43 |
| Total Due: | | | \$823.00 |
| Surplus Transfer: | | | \$0.00 |
| Account Balance: | | | \$823.00 |

Payments

| Payable Year | Entry Date | Payable Period | Amount Paid | Notes | Property Project |
|--------------|------------|----------------|-------------|--------------------------|------------------|
| 2025 | 04/09/2025 | S | \$386.43 | Lock Box Payment 4/07/25 | N |
| 2025 | 05/14/2025 | S | \$823.00 | Lock Box Payment 5/12/25 | N |

Tax History

| Pay Year | Spring | Fall | Delinquencies | Total Tax | Payments |
|----------------------|----------|----------|---------------|------------|------------|
| 2025 | \$823.00 | \$823.00 | \$386.43 | \$2,032.43 | \$1,209.43 |
| 2024 | \$351.30 | \$351.30 | \$19.02 | \$721.62 | \$370.32 |
| 2023 | | | | | |
| 2022 | \$285.03 | \$285.03 | \$0.00 | \$570.06 | \$570.06 |
| 2021 | \$247.41 | \$247.41 | \$0.00 | \$494.82 | \$494.82 |
| 2020 | \$229.22 | \$229.22 | \$0.00 | \$458.44 | \$458.44 |
| 2019 | \$224.77 | \$224.77 | \$0.00 | \$449.54 | \$449.54 |
| 2018 | \$87.44 | \$87.44 | \$0.00 | \$174.88 | \$174.88 |
| 2017 | \$144.00 | \$144.00 | \$0.00 | \$288.00 | \$288.00 |
| 2016 | \$288.00 | \$288.00 | \$0.00 | \$576.00 | \$576.00 |
| 2015 | \$288.00 | \$288.00 | \$0.00 | \$576.00 | \$576.00 |

| Pay Year | Spring | Fall | Delinquencies | Total Tax | Payments |
|----------------------|----------|----------|---------------|------------|------------|
| 2014 | \$288.00 | \$288.00 | \$0.00 | \$576.00 | \$576.00 |
| 2013 | \$594.00 | \$594.00 | \$0.00 | \$1,188.00 | \$1,188.00 |

Tax Overview

Current Tax Summary

| Tax Summary Item | 2024 | 2025 |
|---|------------|--------------|
| 1. Gross assessed value of property | | |
| 1a. Gross assessed value of land and improvements | \$75,000 | \$0 |
| 1b. Gross assessed value of all other residential property | \$0 | \$82,300 |
| 1c. Gross assessed value of all other property | \$0 | \$0 |
| 2. Equals total gross assessed value of property | \$75,000 | \$82,300 |
| 2a. Minus deductions | (\$57,000) | \$0 |
| 3. Equals subtotal of net assessed value of property | \$18,000 | \$82,300 |
| 3a. Multiplied by your local tax rate | 3.9033 | 3.5434 |
| 4. Equals gross tax liability | \$702.60 | \$2,916.22 |
| 4a. Minus local property tax credits | \$0.00 | \$0.00 |
| 4b. Minus savings due to property tax cap | \$0.00 | (\$1,270.22) |
| 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 | \$702.60 | \$1,646.00 |

Assessed Values as of 04/16/2024

| | |
|--------------|----------|
| Land Value | \$6,500 |
| Improvements | \$75,800 |

Exemptions / Deductions

| Description | Amount |
|------------------|-------------|
| Standard Hmst | \$48,000.00 |
| Supplemental HSC | \$12,862.00 |
| Count: 2 | \$60,862.00 |

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 |
|-----------------------------|---------------|------------------|-----------------|------|------|
| Avenatti, Anthony & Barbara | 05/12/2016 | 05/06/2016 | 2016000809 | | |

| Transferred From | Transfer Date | Reference Number | Document Number | Book | Page |
|------------------|---------------|------------------|-----------------|------|------|
| Rumpza, Billie | 02/07/2002 | | | 175 | 285 |
| Holliday, Billie | 02/07/2002 | | | 115 | 303 |
| Rumpza, Billie | 02/07/2002 | | | 115 | 303 |

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Last Updated October 06, 2025

AUDITOR VERMILLION COUNTY

WARRANTY DEED

This indenture witnesseth that

Anthony J. Avenatti and Barbara E. Avenatti, husband and wife
of Vermillion County in the State of Indiana,

Convey(s) and Warrant(s) to

Joshua W. Keedy

of Vermillion County in the State of Indiana,

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

Lot Number Six (6) in Block Number One (1) in W. Arthur Whitcomb's Addition to the City of Clinton, Vermillion County, Indiana.

Parcel Number(s): 83-13-15-345-034.000-002

Dated this 6th day of May, 2016.

Anthony J. Avenatti

Barbara E. Avenatti

STATE OF INDIANA, COUNTY OF VERMILLION) SS:

Before me, a Notary Public in and for said county and state, this 6 day of May, 2016, personally appeared Anthony J. Avenatti and Barbara E. Avenatti, husband and wife, who acknowledged the execution of the foregoing Warranty Deed to be Grantor(s) voluntary act and deed.

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

My Commission Expires:

County of Residence:

Mary Shoben
Notary Public

Printed Mary Shoben

This instrument prepared by: Henry L. Antonini, Antonini & Antonini, 224 South Main Street, P. O. Box 325, Clinton, IN 47842 Telephone: (765) 832-3527 {21CLCT16}

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

Mail tax bills to:

Mail to:

"OFFICIAL SEAL"
MARY SHOBER
Notary Public, State of Illinois
My Commission Expires 9/17/19

2017000805 MTG \$22.00
05/16/2017 10:29:18A 5 PGS
Marjorie A. Hennis
Vermillion County Recorder IN
Recorded as Presented



[Space Above This Line For Recording Data]

MORTGAGE

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

THIS MORTGAGE ("Security Instrument") is given on **05/02/2017**
The mortgagor is **JOSHUA W KEEDY**

("Borrower").

This Security Instrument is given to **Indiana State University Federal Credit Union**
which is organized and existing under the laws of **The United States of America**
and whose address is **444 North 3rd Street, Terre Haute, IN 47807**

("Lender").

Borrower has entered into a Credit Line Account Agreement **Credit Line Account Variable Interest Rate**

("Agreement")

with Lender as of **05/02/2017**, under the terms of which Borrower may, from time to time, obtain advances not to exceed, at any time, an amount equal to the Maximum Credit Limit (as defined therein) of **fifty-five thousand exactly**

Dollars (U.S. **\$55,000.00**) ("Maximum Credit Limit"). This Agreement provides for monthly payments, with the full debt, if not paid earlier, due and payable on **5/2/2032**. This Security Instrument secures to Lender:

(a) the repayment of the debt under the Agreement, with interest, including future advances and all renewals, extensions and modifications of the Agreement; (b) the payment of all other sums, with interest, advanced under paragraph 5 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Agreement. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **Vermillion** County, Indiana:

Lot Number Six (6) in Block Number One (1) in W. Arthur Whitcomb's Addition to the City of Clinton, Vermillion County, Indiana.

which has the address of **630 S 3RD STREET**

CLINTON

[Street]

[City]

Indiana **47842**

("Property Address");

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the Property, and all easements, appurtenances, and fixtures now or hereafter a part of the Property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

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

Borrower and Lender covenant and agree as follows:

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

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

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

3. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 5.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

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

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

5. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 5, Lender does not have to do so.

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

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

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

In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date or amount of the payments due under the Agreement.

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

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

10. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Agreement.

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

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

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

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

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

15. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Agreement as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 14.

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

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

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

17. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument or the Agreement under which acceleration is permitted (but not prior to acceleration under paragraph 14 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

18. Release. Upon payment of all sums secured by this Security Instrument and termination of Borrower's ability to obtain further advances under the Agreement, Lender shall release this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

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

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

Witnesses:


JOSHUA W. KEEDY

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

STATE OF INDIANA, Vigo

County ss:

On this **05/02/2017**
appeared **JOSHUA W. KEEDY**

, before me, the undersigned, a Notary Public in and for said County, personally

, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

My Commission expires: **04/14/2023**





MARSHA K. BOES
Notary Public, State of Indiana
Vigo County
Commission # 666633
My Commission Expires
April 14, 2023

Notary Public

This instrument was prepared by: **Christina Fenton**

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



Christina Fenton
Printed Name

Search Results for:

NAME: KEEDY JOSHUA (Super Search)



REGION: Vermillion County, IN
DOCUMENTS VALIDATED THROUGH: 10/7/2025 11:10 AM

Showing 4 results

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| Document Details | County | Date | Type | Name | Legal |
|----------------------------|------------|------------|------------------------|--|---|
| 2016000809 | Vermillion | 05/12/2016 | DEED : WARRANTY DEED | KEEDY, JOSHUA W Search Search AVENATTI, ANTHONY J Search AVENATTI, BARBARA E | Search Lot 6 Block 1 ARTHUR WHITCOMB'S ADD CLINTON CITY |
| 2016000810 | Vermillion | 05/12/2016 | MORT : MORTGAGE | KEEDY, JOSHUA W Search Search FIRST BANK & TRUST IL | Search Lot 6 Block 1 ARTHUR WHITCOMB'S ADD CLINTON CITY |
| 2017000805 | Vermillion | 05/16/2017 | MORT : MORTGAGE | KEEDY, JOSHUA W Search Search INDIANA STATE UNIVERSITY FEDERAL CREDIT UNION | Search Lot 6 Block 1 ARTHUR WHITCOMB'S ADD CLINTON CITY |
| 2017000860 | Vermillion | 05/23/2017 | REL : MORTGAGE RELEASE | KEEDY, JOSHUA W Search Search FIRST BANK & TRUST IL | Search Lot 6 Block 1 ARTHUR WHITCOMB'S ADD CLINTON CITY |

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Search Results for:

NAME: KEEDY AMY (Super Search)



REGION: Vermillion County, IN
DOCUMENTS VALIDATED THROUGH: 10/7/2025 11:10 AM

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|----------------------------|------------|------------|----------------------|---|--|
| 2021002047 | Vermillion | 08/27/2021 | DEED : WARRANTY DEED | KEEDY, AMY D Search Search BAILEY, AMY D Search WREDE, CHRIS A Search WREDE, LISA M | Search Lot 24 SUNNYSIDE SUB FAIRVIEW PARK Search Lot 23 SUNNYSIDE SUB FAIRVIEW PARK |

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Search Results for:

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PARTY ROLE: Case Party
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|--------------------------------------|---------------|------------|-----------|-------|--------|------------|------------------|
| 83C01-1307-SC-000112 | Keedy, Joshua | | Defendant | Civil | Closed | 07/08/2013 | 09/09/2013 |

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Search Results for:

NAME: KEEDY AMY (Super Search)



PARTY ROLE: Case Party
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| Case Details | Name | Birth Date | Role | Type | Status | File Date | Disposition Date |
|--------------------------------------|------------|------------|------------|-------|--------|------------|------------------|
| 83C01-0912-DR-000146 | Keedy, Amy | | Petitioner | Civil | Closed | 12/18/2009 | 04/30/2010 |

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