



LIEN SEARCH Product Cover Sheet

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-NCU-01880	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	RANDALL J LEONARD AND VICKIE LEONARD		
PROPERTY ADDRESS:	9130 COLVIN ROAD, CENTERVILLE, IN 47330		
CITY, STATE AND COUNTY:	CENTERVILLE, INDIANA (IN) AND WAYNE		

SEARCH INFORMATION

SEARCH DATE:	04/03/2025	EFFECTIVE DATE:	04/02/2025
NAME(S) SEARCHED:	RANDALL J LEONARD AND VICKIE LEONARD		
ADDRESS/PARCEL SEARCHED:	9130 COLVIN ROAD, CENTERVILLE, IN 47330/89-09-26-300-316.000-004		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

RANDALL J LEONARD AND VICKIE LEONARD, HUSBAND AND WIFE
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COMMENTS:	
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VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	PAUL W. SCHULER AND EVA SCHULER, HUSBAND AND WIFE
DATED DATE:	06/02/1980	GRANTEE:	RANDALL J LEONARD AND VICKIE LEONARD, HUSBAND AND WIFE
BOOK/PAGE:	409/229	RECORDED DATE:	06/03/1980
INSTRUMENT NO:	3060		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2025 (SPRING)	TAX YEAR:	2025 (FALL)
TAX AMOUNT:	\$321.38	TAX AMOUNT:	\$321.38
TAX STATUS:	UNPAID	TAX STATUS:	UNPAID
DUE DATE:	05/12/2025	DUE DATE:	11/10/2025
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$40,000.00
DATED DATE:	07/02/2015	RECORDED DATE	07/07/2015
INSTRUMENT NO:	2015005413	BOOK/PAGE:	N/A
OPEN/CLOSED:	CLOSED-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	RANDALL J LEONARD AND VICKIE LEONARD		
LENDER:	NATCO CREDIT UNION		
TRUSTEE:	N/A		
COMMENTS:			

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$24,000.00
DATED DATE:	09/29/2021	RECORDED DATE	10/08/2021
INSTRUMENT NO:	2021009936	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	RANDALL J LEONARD AND VICKIE LEONARD, HUSBAND AND WIFE		
LENDER:	NATCO CREDIT UNION		

TRUSTEE:	N/A
COMMENTS:	
FOR PREAMBLE	
CITY/TOWNSHIP/PARISH:	CITY OF CENTERVILLE
ADDITIONAL NOTES	
LEGAL DESCRIPTION	
<p>THE FOLLOWING DESCRIBED REAL ESTATE IN WAYNE COUNTY, IN THE STATE OF INDIANA, TO-WIT:</p> <p>"BEING PART OF THE SOUTHWEST QUARTER OF SECTION TWENTY-SIX (26), TOWNSHIP SIXTEEN (16) NORTH, RANGE THIRTEEN (13) EAST IN CENTER TOWNSHIP, WAYNE COUNTY, INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:</p> <p>BEGINNING AT A POINT IN COLVIN ROAD, SAID POINT BEING ONE THOUSAND THREE HUNDRED TWENTY-FIVE AND THIRTY-FOUR HUNDREDTHS (1325.34) FEET SOUTH, ALONG THE WEST LINE OF SAID QUARTER, AND EIGHT HUNDRED TWENTY-TWO AND FIFTY HUNDREDTHS (822.50) FEET SOUTH EIGHTY-SIX (86) DEGREES AND FORTY-THREE (43) MINUTES EAST, ONE HUNDRED EIGHT AND SEVENTY-FOUR HUNDREDTHS (108.74) FEET SOUTH SEVENTY-THREE (73) DEGREES AND FOURTEEN (14) MINUTES EAST, ALONG THE CENTERLINE OF COLVIN ROAD, FROM THE NORTHWEST CORNER OF SAID QUARTER, AND RUNNING THENCE, FROM SAID BEGINNING POINT, NORTH THREE HUNDRED SEVENTY-FOUR AND FORTY-FIVE HUNDREDTHS (374.45) FEET; THENCE SOUTH EIGHTY-SIX (86) DEGREES AND FORTY-THREE (43) MINUTES EAST ONE HUNDRED TWENTY-FIVE AND TWENTY- ONE HUNDREDTHS (125.21) FEET; THENCE SOUTH FOUR HUNDRED FOUR AND NINETY-THREE HUNDREDTHS (404.93) FEET; THENCE NORTH SEVENTY-THREE (73) DEGREES AND FOURTEEN (14) MINUTES WEST ONE HUNDRED THIRTY AND FIFTY-FIVE HUNDREDTHS (130.55) FEET TO THE PLACE OF BEGINNING, CONTAINING AN AREA OF ONE AND TWELVE HUNDREDTHS (1.12) ACRES, AND BEING SUBJECT TO A TWENTY-FIVE (25) FOOT EASEMENT ACROSS THE ENTIRE SOUTH SIDE FOR THE EXISTING RIGHT OF WAY OF COLVIN ROAD."</p>	

Wayne County, IN

Property Tax Exemption

Apply for Property Tax Exemption

Summary

Tax ID	003-00643-00
State Parcel ID	89-09-26-300-316.000-004
Map #	30-26-300-316.000-03
Property Address	9130 COLVIN RD CENTERVILLE
Sec/Twp/Rng	n/a
Tax Set	CENTER TWP
Subdivision	n/a
Brief Tax Description	W 1/2 SW SEC 26-16-13 1.12A (Note: Not to be used on legal documents)
Book/Page	DR: 409-229
Acres	1.120
Class	511 RES ONE FAMILY UNPLAT 0-9.99-511
	INFRAME Street View
	Plat Map
	Web Soil Survey

Owners

Deeded Owner
LEONARD, RANDALL J & VICKIE J
9130 COLVIN RD
CENTERVILLE, IN 47330

Homestead Verification

Homestead Deduction has been VERIFIED

Land

Land Type	Soil ID	Act Front.	Eff. Depth	Size	Rate	Adj. Rate	Ext. Value	Infl. %	Value
RESIDENTIAL EXCESS ACREAGE		0	0	0.080000	\$5,600.00	\$5,600.00	\$448.00	0%	\$450.00
HOMESITE		0	0	1.000000	\$18,600.00	\$18,600.00	\$18,600.00	0%	\$18,600.00
PUBLIC ROAD/ROW	GE	0	0	0.040000	\$2,280.00	\$2,326.00	\$93.04	(100%)	\$0.00

Residential Dwellings

Description	Residential Dwelling		
Story Height	1		
Style			
Finished Area	1525		
# Fireplaces	0		
Heat Type	Central Warm Air		
Air Cond	1525		
Bedrooms	3		
Living Rooms:	1		
Dining Rooms:	1		
Family Rooms:	0		
Finished Rooms:	6		
Full Baths	1		
Full Bath Fixtures	3		
Half Baths	1		
Half Bath Fixtures	2		
Kitchen Sinks	1		
Water Heaters	1		
Add Fixtures	0		
Floor	Construction	Base	Finish
1	Wood Frame	1525	1525
Crawl		1225	0
Slab		300	0
Features	Area		
Patio, Brick	144		
Wood Deck	274		

Improvements

Descr	PC	Grade	Year Built	Eff Year	Cond	LCM	Size	Nbhd Factor	Mrkt Factor
Residential Dwelling	100	C-1	1974	1974	A	1.01	1525	1.4	0
Detached Garage/Boat House	100	C	1997	1997	A	1.01	768	1.4	0
Wood Deck- with pool	100	C	2006	2006	A	1.01	360	1.4	0
Pool, Above Ground (Oval/Rectangular)	100	C	2006	2006	A	1.01	800	1.4	0

Valuation

Assessment Year	2024	2023	2022	2021	2020
Reason	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment
As Of Date	4/17/2024	4/20/2023	4/22/2022	4/16/2021	1/1/2020
Land	\$19,100	\$17,200	\$17,200	\$17,200	\$16,900
Land Res (1)	\$18,600	\$16,800	\$16,800	\$16,800	\$16,500
Land Non Res (2)	\$500	\$0	\$0	\$0	\$0
Land Non Res (3)	\$0	\$400	\$400	\$400	\$400
Improvement	\$111,800	\$100,600	\$103,200	\$94,000	\$91,800
Imp Res (1)	\$111,800	\$100,600	\$98,200	\$89,300	\$87,200
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$0	\$0	\$5,000	\$4,700	\$4,600
Total	\$130,900	\$117,800	\$120,400	\$111,200	\$108,700
Total Res (1)	\$130,400	\$117,400	\$115,000	\$106,100	\$103,700
Total Non Res (2)	\$500	\$0	\$0	\$0	\$0
Total Non Res (3)	\$0	\$400	\$5,400	\$5,100	\$5,000

Deductions

Year	Deduction Type	Amount
2024 PAYABLE 2025	Mortgage	0
2024 PAYABLE 2025	Over 65	14,000
2024 PAYABLE 2025	Standard Deduction \ Homestead	48,000
2024 PAYABLE 2025	Supplemental	30,900
2023 PAYABLE 2024	Mortgage	0
2023 PAYABLE 2024	Over 65	14,000
2023 PAYABLE 2024	Standard Deduction \ Homestead	48,000
2023 PAYABLE 2024	Supplemental	27,760

Tax History

Detail:						
Tax Year	Type	Category	Description	Amount	Balance Due	ACTotal
2024 PAYABLE 2025	Spring Tax	Tax	24/25 Spring Tax	\$321.38	\$321.38	0.00
2024 PAYABLE 2025	Fall Tax	Tax	24/25 Fall Tax	\$321.38	\$321.38	0.00
2023 PAYABLE 2024	Spring Tax	Tax	23/24 Spring Tax	\$315.18	\$0.00	0.00
2023 PAYABLE 2024	Fall Tax	Tax	23/24 Fall Tax	\$315.18	\$0.00	0.00

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.

Total:		
Tax Year	Amount	Balance Due
2024 PAYABLE 2025	\$642.76	\$642.76
2023 PAYABLE 2024	\$630.36	\$0.00

Pay Taxes Online

Pay Taxes Online

Payments

Detail:			
Tax Year	Payment Date	Paid By	Amount
2023 PAYABLE 2024	11/12/2024	NATCO CREDIT UNION	\$315.18
2023 PAYABLE 2024	05/06/2024	LEONARD, RANDALL J & VICKIE J	\$315.18

Total:	
Tax Year	Amount
2023 PAYABLE 2024	\$630.36

Property Record Cards

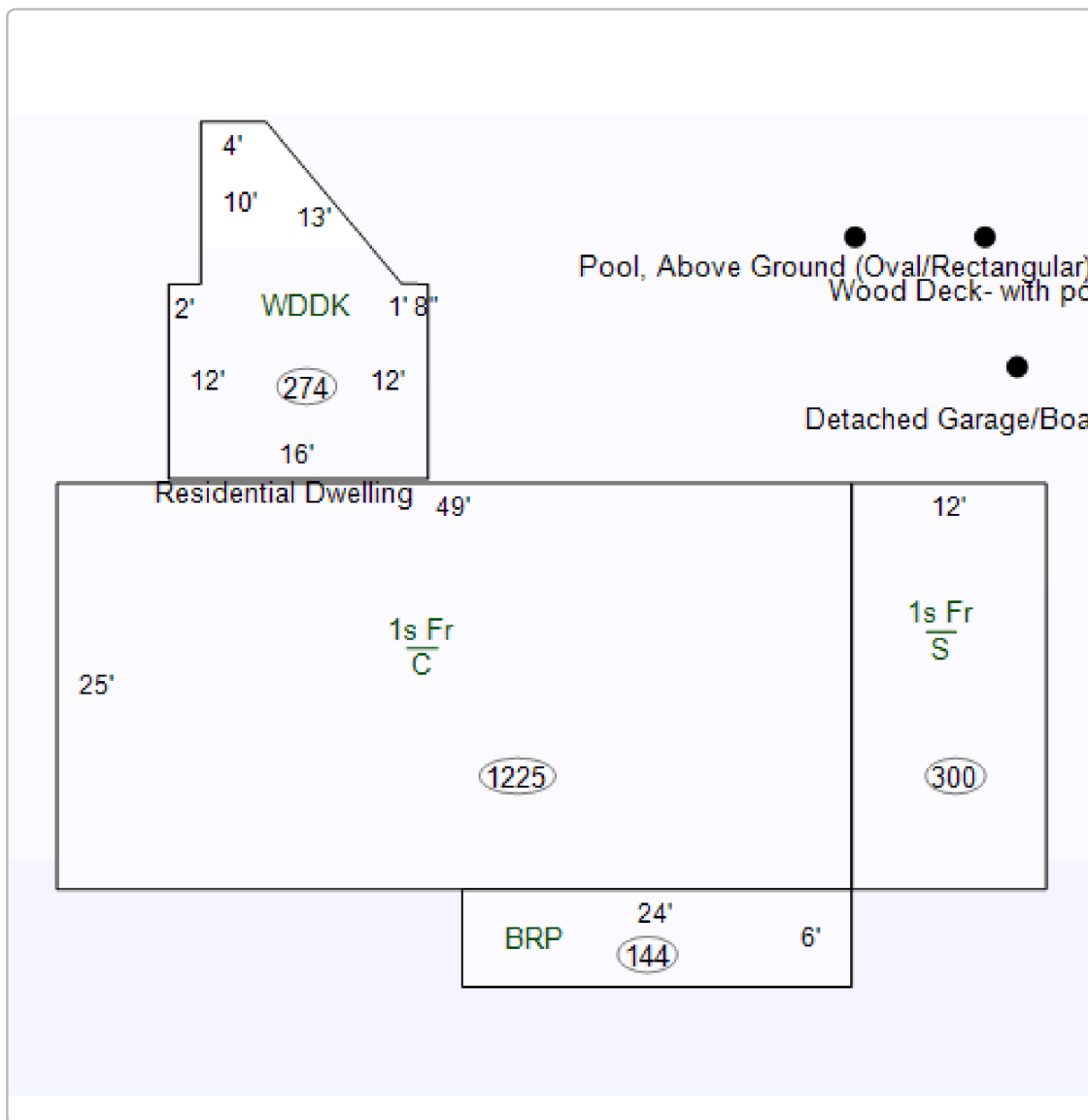
[View 2024 Property Record Card\(PDF\)](#)
[View 2020 Property Record Card\(PDF\)](#)
[View 2016 Property Record Card\(PDF\)](#)
[View 2012 Property Record Card\(PDF\)](#)

[View 2023 Property Record Card\(PDF\)](#)
[View 2019 Property Record Card\(PDF\)](#)
[View 2015 Property Record Card\(PDF\)](#)
[View 2011 Property Record Card\(PDF\)](#)

[View 2022 Property Record Card\(PDF\)](#)
[View 2018 Property Record Card\(PDF\)](#)
[View 2014 Property Record Card\(PDF\)](#)
[View 2010 Property Record Card\(PDF\)](#)

[View 2021 Property Record Card\(PDF\)](#)
[View 2017 Property Record Card\(PDF\)](#)
[View 2013 Property Record Card\(PDF\)](#)

Sketches



No data available for the following modules: Assessment Appeals Process, Commercial Buildings, Transfers, Permits.

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SCHNEIDER
GEOSPATIAL

COUNTY:89-WAYNE

SPRING INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 89-09-26-300-316.000-004	COUNTY PARCEL NUMBER 003-00643-00	TAX YEAR 2024 Payable 2025	Late Payment Penalty: 5% penalty after May 12, 2025, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 11, 2025
TAXING UNIT NAME 003/004 CENTER TWP	LEGAL DESCRIPTION W 1/2 SW SEC 26-16-13 1.12A		
PROPERTY ADDRESS 9130 COLVIN RD			SPRING AMOUNT DUE BY May 12, 2025 \$321.38



LEONARD, RANDALL J & VICKIE J
9130 COLVIN RD
CENTERVILLE, IN 47330

Pay By Phone:(877)-690-3729 - jurisdiction code 2412
Pay Online at: www.co.wayne.in.us/treasurer

Remit Payment and Make Check Payable to:
WAYNE COUNTY TREASURER
401 E MAIN ST
RICHMOND, IN 47374

818900300643000000321389

COUNTY:89-WAYNE

FALL INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 89-09-26-300-316.000-004	COUNTY PARCEL NUMBER 003-00643-00	TAX YEAR 2024 Payable 2025	Late Payment Penalty: 5% penalty after November 10, 2025, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 10, 2025
TAXING UNIT NAME 003/004 CENTER TWP	LEGAL DESCRIPTION W 1/2 SW SEC 26-16-13 1.12A		
PROPERTY ADDRESS 9130 COLVIN RD			FALL AMOUNT DUE BY November 10, 2025 \$321.38



LEONARD, RANDALL J & VICKIE J
9130 COLVIN RD
CENTERVILLE, IN 47330

Pay By Phone:(877)-690-3729 - jurisdiction code 2412
Pay Online at: www.co.wayne.in.us/treasurer

Remit Payment and Make Check Payable to:
WAYNE COUNTY TREASURER
401 E MAIN ST
RICHMOND, IN 47374

818900300643000000321389

COUNTY:89-WAYNE

TAXPAYER'S COPY-KEEP FOR YOUR RECORDS

PARCEL NUMBER 89-09-26-300-316.000-004	COUNTY PARCEL NUMBER 003-00643-00	TAX YEAR 2024 Payable 2025	DUE DATES
TAXING UNIT NAME 003/004 CENTER TWP	LEGAL DESCRIPTION W 1/2 SW SEC 26-16-13 1.12A		SPRING - May 12, 2025 FALL - November 10, 2025

DATE OF STATEMENT:4/3/2025

PROPERTY ADDRESS 9130 COLVIN RD		
PROPERTY TYPE Real Estate	TOWNSHIP 003-CENTER TWP	
ACRES 1.12	COUNTY SPECIFIC RATE/CREDIT	BILL CODE

LEONARD, RANDALL J & VICKIE J
9130 COLVIN RD
CENTERVILLE, IN 47330

TOTAL DUE FOR 2024 Payable 2025: \$642.76		
ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$321.38	\$321.38
Delinquent Tax	\$0.00	\$0.00
Delinquent Penalty	\$0.00	\$0.00
Other Assessment (OA)	\$0.00	\$0.00
Delinquent OATax	\$0.00	\$0.00
Delinquent OA Penalty	\$0.00	\$0.00
Fees	\$0.00	\$0.00
(County Specific Charge)	\$0.00	\$0.00
Amount Due	\$321.38	\$321.38
Payments Received	\$0.00	\$0.00
Balance Due	\$321.38	\$321.38

SPECIAL MESSAGE TO PROPERTY OWNER

Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and agricultural land, and 3 % for all other property. Beginning with 2023 Pay 2024, the Mortgage Deduction is no longer available. Please note that local government unit annual budget notices are now available online at: <https://budgetnotices.in.gov>. Additional information for how to read your current tax bill can be located online at: www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101.

TAXPAYER AND PROPERTY INFORMATION

<u>Taxpayer Name and Mailing Address</u>	<u>Date of Notice</u>	<u>Due Dates</u>	<u>Parcel Number</u>	<u>Taxing District</u>
LEONARD, RANDALL J & VICKIE J 9130 COLVIN RD CENTERVILLE, IN 47330	April 3, 2025	May 12, 2025 November 10, 2025	003-00643-00 89-09-26-300-316.000-004	003/004 CENTER TWP
	<u>Property Address:</u>	9130 COLVIN RD		
	<u>Legal Description:</u>	W 1/2 SW SEC 26-16-13 1.12A		

Spring installment due on or before May 12, 2025 and Fall installment due on or before November 10, 2025.

TABLE 1: SUMMARY OF YOUR TAXES

1. ASSESSED VALUE AND TAX SUMMARY	2023 Pay 2024	2024 Pay 2025
1a. Gross assessed value of homestead property	\$117,400	\$130,400
1b. Gross assessed value of other residential property and agricultural land	\$0	\$500
1c. Gross assessed value of all other property, including personal property	\$400	\$0
2. Equals total gross assessed value of property	\$117,800	\$130,900
2a. Minus deductions (see Table 5 below)	\$89,760	\$92,900
3. Equals subtotal of net assessed value of property	\$28,040	\$38,000
3a. Multiplied by your local tax rate	2.501300	2.421300
4. Equals gross tax liability (see Table 3 below)	\$701.38	\$920.12
4a. Minus local property tax credits	\$0.00	\$0.00
4b. Minus savings due to property tax cap(s) (see Table 2 and footnotes below)	\$0.00	\$2.12
4c. Minus savings due to Over 65 Circuit Breaker Credit ¹	\$71.02	\$275.24
4d. Minus savings due to County Option Circuit Breaker Credit	\$0.00	\$0.00
5. Total net property tax liability due (See remittance coupon for total amount due)	\$630.36	\$642.76

Please see Table 4 for a summary of other charges to this property.

TABLE 2: PROPERTY TAX CAP INFORMATION

Property tax cap (equal to 1%, 2%, or 3%, depending upon combination of property types) ²	\$1,186.00	\$1,314.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) ³	\$0.00	\$0.00
Maximum tax that may be imposed under cap	\$1,186.00	\$1,314.00

TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

TAXING AUTHORITY	TAX RATE 2024	TAX RATE 2025	TAX AMOUNT 2024	TAX AMOUNT 2025	DIFFERENCE 2024-2025	PERCENT DIFFERENCE
STATE	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
COUNTY	0.9373	0.8579	\$262.82	\$326.00	\$63.18	24.04 %
TOWNSHIP	0.0882	0.0849	\$24.73	\$32.26	\$7.53	30.45 %
SCHOOL	1.3222	1.3246	\$370.76	\$503.38	\$132.62	35.77 %
LIBRARY	0.1536	0.1539	\$43.07	\$58.48	\$15.41	35.78 %
CITY	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
TIR	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
STATETAXCREDIT	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
PENALTY	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
LIEN	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
OTHER	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
TOTAL	2.5013	2.4213	\$701.38	\$920.12	\$218.74	31.19 %

TABLE 4: OTHER CHARGES/ADJUSTMENTS TO THIS PROPERTY

LEVYING AUTHORITY	2024	2025	% Change
TOTAL ADJUSTMENTS			0.00 %

TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY ⁴

TYPE OF DEDUCTION	2024	2025
Over 65	\$14,000.00	\$14,000.00
Standard Deduction \ Homestead	\$48,000.00	\$48,000.00
Supplemental	\$27,760.00	\$30,900.00
Mortgage	\$0.00	\$0.00
TOTAL DEDUCTIONS	\$89,760.00	\$92,900.00

1. A taxpayer can only receive the Over 65 Circuit Breaker Credit or the County Option Circuit. Indian Code § 6-1.1-49-6 specifies that a taxpayer cannot receive both.
2. The property tax cap is calculated separately for each class of property owned by the taxpayer.
3. Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. When added to the base property tax cap amount for your property, this creates the effective tax cap. For more information, see the back of this document. Information regarding the referendums proposed during the most recent elections can be located online at: www.in.gov/dlgf/referendum-information.
4. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 on this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you may be liable for taxes and penalties on the amount deducted.

NOTICE OF PROPERTY TAX ASSESSMENTS

Name and Address of Taxpayer – The owner and mailing address of the owner of record as of the date of this notice.
Date of Notice / Due Date – Date that the property tax bill was mailed and the date by which payment must be made in order to avoid late charges.
Property Number (State / Local) – State mandated property number of the taxable real estate and the local parcel number, if applicable.
Taxing District – The number assigned by the Department of Local Government Finance to the taxing district in which this property is located.

TABLE 1: SUMMARY OF YOUR TAXES

Tax Summary – The amounts involved with calculating your real estate property taxes.
Taxes 2023 Pay 2024 – The summary of calculations based on tax rates for taxes payable last year.
Taxes 2024 Pay 2025 – The summary of calculations based on this year’s tax rates.
Tax Relief Credits – Credits are determined annually and are used to reduce property tax liabilities applicable to properties in this table.

- Local Property Tax Credits** – Relief credit generated by the local income tax, which can be used to reduce property tax bills.
- Over 65 Circuit Breaker Credit** – Credit for a calendar year if homestead qualifies and age, adjusted gross income, homestead assessed value, and other eligibility requirements are met. The credit limits the increase of the homestead property tax liability of credit recipient at two percent (2%). (IC 6-1.1-20.6-8.5)
- County Option Circuit Breaker Credit** – Credit for a calendar year adopted by the county fiscal body if homestead qualifies and age, adjusted gross income, and other eligibility requirements are met. The credit limits the increase of the homestead property tax liability of credit recipient at an amount between two percent (2%) and five percent (5%). (IC 6-1.1-49)

TABLE 2: PROPERTY TAX CAP INFORMATION

Property Tax Cap – Property may not be taxed above caps prescribed by law, unless voters approve additional taxes. Those caps are 1% for homesteads, 2% for other residential property and agricultural land, and 3% for all other classes of property. When voters approve additional spending in a referendum, an **adjustment to the cap** is made to reflect the additional expense. This excess revenue is calculated as a separate value and added to the cap figure. This new value is considered your effective property tax cap or the **maximum that may be imposed under the cap**. Taxpayers should note that the circuit breaker cap amount is the combined cap amount for all classes of property applicable to a parcel.

TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

Taxing Authority – The name of the unit levying the taxes.
Tax Rate 2024 – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2024.
Tax Rate 2025 – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.
Tax Amount 2024 – The amount of taxes for this property allocated to each taxing authority for 2024.
Tax Amount 2025 – The amount of taxes for this property allocated to each taxing authority for the current year.
Tax Difference 2024-2025 – The difference in dollars between current taxes and prior year taxes for each taxing authority.
Percent Difference – The percent change between last year’s tax amount and this year’s tax amount for each taxing authority.

TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY

Levying Authority – The type of additional charge added to your property tax bill such as sewer, ditch, or other special assessment.
Amount 2024 – The total amount of other charges added to your tax bill in 2024.
Amount 2025 – The total amount of other charges added to your tax bill for the current year.

TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY

Type of Deduction – No deduction is automatic. All must be applied for with the appropriate office by the applicable due date.

Various restrictions apply. For more information, call the county auditor at (765) 973-9317 or visit <http://www.co.wayne.in.us/auditor>. Deductions documented in this bill can include, but are not limited to, the following:

- Abatement** – Deduction for eligible properties where taxes have been lowered or eliminated, generally through the action of the city council or county council. (IC 6-1.1-12.1)
- Blind/Disabled** – Deduction for the blind or disabled. Must supply proof from a doctor or Social Security awards letter. (IC 6-1.1-12-11, 12)
- Enterprise Zone** – Deduction for eligible properties located within a designated enterprise zone. (IC 6-1.1-12-40)
- Geothermal** – Deduction for eligible properties using geothermal devices. (IC 6-1.1-12-34, 35.5)
- Homestead Standard Deduction** – Deduction for owner-occupied primary residence. (IC 6-1.1-12-37)
- Supplemental Standard Deduction** – Additional deduction for homesteads after the application of the Homestead Standard Deduction. (IC 6-1.1-12-37.5)
- Mortgage** – Deduction for mortgaged property for eligible persons. (IC 6-1.1-12-1, 2) [Deduction will no longer apply to tax bills beginning with 2023 Pay 2024]
- Nonprofit** – Exemption for eligible properties. (IC 6-1.1-10)
- Over 65** – Deduction for individuals over 65 years of age; subject to income, residency, and assessed value limits. (IC 6-1.1-12-9, 10.1)
- Veterans** – Deduction for disabled veterans. Must supply proof of service, honorable discharge, and disability. (IC 6-1.1-12-13, 14, 15)

Amount 2024 – The amount deducted from your bill in 2024 for each benefit.
Amount 2025 – The amount deducted from your bill this year for each benefit.

Information on the valuation of your property and a copy of the property record card can be obtained from your assessor at (765) 973-9254 or visit <http://www.co.wayne.in.us/assessor>. To obtain a review of an assessment, the taxpayer must file an appeal via a Form 130. If the Form 11 is mailed before May 1 of the assessment year, the filing deadline for real property is June 15 of that year. If the Form 11 is mailed after April 30 of the assessment year, the filing deadline for real property is June 15 in the year that the tax statements are mailed. For personal property assessments, the filing deadline is not later than forty-five (45) days after the date of the required notice (Form 11).

NOTE: Failure to file a timely Form 130 can be grounds for dismissal of this appeal. The assessing official who receives an appeal filed by a taxpayer must: (1) immediately forward the notice to the county board; and (2) schedule a preliminary informal meeting with the taxpayer in order to resolve the appeal. For further instructions on filing an appeal or correction of error, contact your assessor at (765) 973-9254.

Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2025, for mobile homes assessed under IC 6-1.1-7 and January 1, 2024, for real property).

WARRANTY DEED

THIS INDENTURE WITNESSETH, That PAUL W. SCHULER and EVA SCHULER,
husband and wife

of Wayne County, in the State of Indiana Convey and Warrant

RANDALL J. LEONARD and VICKIE J. LEONARD, husband and wife,

of Wayne County, in the State of Indiana , for and in consideration of the sum of

-----One Dollar (\$1.00) and other valuable consideration-----

the receipt whereof is hereby acknowledged, the following described Real Estate in Wayne County,
in the State of Indiana, to-wit:

"Being part of the Southwest Quarter of Section Twenty-Six (26), Township Sixteen (16) North, Range Thirteen (13) East in Center Township, Wayne County, Indiana, and being more particularly described as follows:

Beginning at a point in Colvin Road, said point being one thousand three hundred twenty-five and thirty-four hundredths (1325.34) feet south, along the west line of said quarter, and eight hundred twenty-two and fifty hundredths (822.50) feet south eighty-six (86) degrees and forty-three (43) minutes east, one hundred eight and seventy-four hundredths (108.74) feet south seventy-three (73) degrees and fourteen (14) minutes east, along the centerline of Colvin Road, from the northwest corner of said quarter, and running thence, from said beginning point, north three hundred seventy-four and forty-five hundredths (374.45) feet; thence south eighty-six (86) degrees and forty-three (43) minutes east one hundred twenty-five and twenty-one hundredths (125.21) feet; thence south four hundred four and ninety-three hundredths (404.93) feet; thence north seventy-three (73) degrees and fourteen (14) minutes west one hundred thirty and fifty-five hundredths (130.55) feet to the place of beginning, containing an area of one and twelve hundredths (1.12) acres, and being subject to a twenty-five (25) foot easement across the entire south side for the existing right of way of Colvin Road."

Subject to the second installment of 1979 taxes, due and payable in 1980, and all subsequent taxes and assessments.

IN WITNESS WHEREOF, The said PAUL W. SCHULER and EVA SCHULER, husband and wife,

have hereunto set their hands and seals this 2nd day of June 1980
_____(SEAL) Paul W. Schuler (SEAL)
Paul W. Schuler
_____(SEAL) _____ (SEAL)
_____(SEAL) Eva Schuler (SEAL)
Eva Schuler

STATE OF INDIANA, WAYNE County, ss:

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named

PAUL W. SCHULER and EVA SCHULER, husband and wife,

who acknowledged the execution of the foregoing Deed to be their voluntary act and deed.

WITNESS my hand and notarial seal this 2nd day of June 1980
My commission expires Nov. 27, 1983 Juanita L. Carter
Notary Public
This instrument prepared by Marlin K. McDaniel, Attorney at Law
Recorded JUN 3 1980 10:45AM o'clock DORIS J. WILT, R.W.C.

2015005413 MORTGAGE \$28.00
07/07/2015 11:24:27A 8 PGS
Debra S Tiemann
Wayne County Recorder IN
Recorded as Presented



WHEN RECORDED, MAIL TO
NATCO CREDIT UNION
P.O. BOX 817
RICHMOND, IN 47375

RECORDING REQUESTED BY
NATCO CREDIT UNION
P.O. BOX 817
RICHMOND, IN 47375

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 2, 2015
The mortgagor is RANDALL J LEONARD and VICKIE J LEONARD

This Security Instrument is given to NATCO CREDIT UNION, which is organized and existing under the laws of the State of Indiana, and whose address is 582 ROUND BARN RD. S. RICHMOND, IN 47374 ("Lender"). Borrower owes Lender the principal sum of Forty Thousand and no/100 *****

Dollars (U.S. \$ 40,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on July 30, 2025. Your maturity date is July 30, 2025

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note.

For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Wayne County, Indiana:

See attached

which has the address of 9130 COLVIN RD

[Street]

CENTERVILLE

[City]

, Indiana 47330

[Zip Code]

("Property Address");

\$28.00

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

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

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

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

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. Payments due under the Note and this Security Instrument shall be made in U.S. currency. 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 herein. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Funds for Taxes and Insurance. At the Lender's option and subject to applicable law, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to any late charges due under the Note; fourth, to interest due; and last, to principal due.

4. 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. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower 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.

5. 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 7.

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 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 of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 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.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. 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 18, 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. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. 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 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 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 of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. 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.

10. 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 of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. 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.

12. 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 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (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 Note without that Borrower's consent.

13. 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 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 under the Note.

14. 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.

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

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

17. 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, Lender shall not exercise this option 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.

18. 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 Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; 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 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. 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 20, "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 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 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 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower.

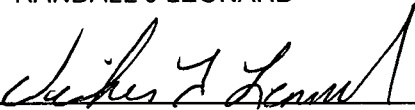
23. Waiver of Valuation and Appraisal. Borrower waives all right of valuation and appraisal.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

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

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


RANDALL J LEONARD (Seal)
-Borrower


VICKIE J LEONARD (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Space Below This Line For Acknowledgement]

STATE OF INDIANA, Wayne

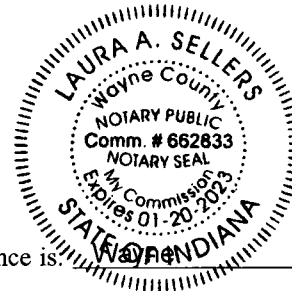
County ss:

On this 2 day of July, 2015, before me, the undersigned, a Notary Public in and for said County, personally appeared RANDALL J LEONARD and VICKIE J LEONARD and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.



Notary Public Laura Sellers



My Commission expires: 01/20/2023 My County of Residence is: Wayne

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.

By: Heather Doll

This instrument was prepared by: Heather Doll

Being part of the Southwest Quarter of Section Twenty-six (26), Township Sixteen (16) North, Range Thirteen (13) East in Center Township, Wayne County, Indiana, and being more particularly described as follows:

Beginning at a point in Colvin Road, said point being One Thousand Three Hundred Twenty-five and Thirty-four Hundredths (1325.34) feet South, along the West line of said Quarter, and Eight-Hundred Twenty-two and Fifty Hundredths (822.50) feet South Eighty-six (86) degrees and Forty-three (43) minutes East, One Hundred Eight and Seventy-four Hundredths (108.74) feet South Seventy-three (73) degrees and Fourteen (14) minutes East, along the centerline of Colvin Road, from the Northwest corner of said Quarter, and running thence, from said beginning point, North Three Hundred Seventy-four and Forty-five Hundredths (374.45) feet; thence South Eighty-six (86) degrees and Forty-three (43) minutes East One Hundred Twenty-five and Twenty-one Hundredths (125.21) feet; thence South Four Hundred Four and Ninety-three Hundredths (404.93) feet; thence North Seventy-three (73) degrees and Fourteen (14) minutes West One Hundred Thirty and Fifty-five Hundredths (130.55) feet to the place of beginning, containing an area of One and Twelve Hundredths (1.12) acres, and being subject to a Twenty-five (25) foot easement across the entire South side for the existing right of way of Colvin Road.



WHEN RECORDED, MAIL TO:
NATCO CREDIT UNION
PO BOX 817
RICHMOND, INDIANA 45375

(Space Above This Line For Recording Data)

MORTGAGE

(Line of Credit)

DEFINITIONS

- (A) **"Security Instrument"** means this document, which is dated **September 29, 2021**, together with all riders to this document.
- (B) **"Borrower"** is **RANDALL J LEONARD AND VICKIE J LEONARD, HUSBAND AND WIFE**. Borrower is the mortgagor under this Security Instrument.
- (C) **"Lender"** is **NATCO CREDIT UNION**, organized and existing under the laws of the State of **INDIANA**. Lender's address is **PO BOX 817, RICHMOND, INDIANA 45375**. Lender is the mortgagee under this Security Instrument.
- (D) **"Secured Indebtedness"** means:
- (1) The debt, interest, finance charges, and other fees and charges incurred under the terms of the Home Equity Line of Credit Agreement and Disclosure Statement ("HELOC") dated **September 29, 2021**; the HELOC matures on **October 28, 2046**.
 - (2) Any advance made to Borrower or obligation incurred by Borrower pursuant to any contract or evidence of indebtedness benefitting Lender, regardless of whether such advance has been made or such obligation has been incurred in whole or in part as of the date of this Security Instrument.
 - (3) Any sum paid and expense incurred by Lender under the terms of this Security Instrument.
- (E) **"Credit Limit"** means the maximum aggregate amount of principal that may be secured by this Security Instrument at any one time. The Credit Limit is **\$24,000.00**. Except to the extent prohibited by Applicable Law, the Credit Limit does not apply to interest, finance charges, and other fees and charges validly incurred by Borrower under this Security Instrument. The Credit Limit also does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
- (F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) **"Riders"** means all riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower (check box as applicable):
- | | |
|--|---|
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Other (Specify) |

INDIANA HELOC Mortgage

(H) "Applicable Law" means all controlling applicable federal, state, and local statutes, regulations, ordinances, and administrative rules and orders (that have the effect of law) as well as applicable final, non-appealable judicial opinions.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Secured Indebtedness, and all renewals, extensions, and modifications of the Secured Indebtedness; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the HELOC. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns, the following described property located in the COUNTY of **WAYNE COUNTY**:

SEE ATTACHED

Parcel ID Number: **89-09-26-300-316.000-004**

which currently has the address of: **9130 COLVIN RD
CENTERVILLE, INDIANA 47330**, ("Property Address");

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

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

ADVANCES

Any advances made under the HELOC may be made, repaid, and remade from time to time, subject to the limitations of the HELOC. Regardless of whether the Secured Indebtedness is reduced to a zero balance, this Security Instrument shall remain in effect until released or reconveyed.

Any advances made in excess of the Credit Limit shall not be secured by this Security Instrument unless (i) Lender agrees to increase the Credit Limit and complies with any subsequent disclosure, rescission, and other requirements under Applicable Law and (ii) Borrower agrees to execute any documents Lender requires to evidence and secure the increase in the Credit Limit. Lender shall not be obligated in any way under this Security Instrument to increase the Credit Limit or to make additional or future loans or advances in any amount.

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

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

1. Payment of Secured Indebtedness; Performance of Obligations. Borrower shall pay when due the Secured Indebtedness and shall perform all of Borrower's obligations under the HELOC and this Security Instrument.

2. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property that can attain priority over this Security Instrument, including leasehold payments or ground rents on the Property, and the dues, fees, and assessments of a condominium association, homeowners association, or similar organization.

Borrower shall make all payments and comply with all covenants as required by any mortgage, deed of trust, security agreement, or other lien document evidencing a lien that is prior to this Security Instrument. Borrower shall not modify, extend, or increase the amount secured by such prior lien document without Lender's written consent.

Upon demand Borrower shall furnish to Lender satisfactory evidence of payment of such taxes, assessments, charges, fines, impositions, and prior liens.

Borrower shall promptly discharge any lien not approved by Lender that has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings that in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien that can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 2.

3. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against fire, hazards included within the term "extended coverage," flood, and any other hazards including without limitation earthquakes, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires may change during the term of the HELOC. Borrower may obtain such insurance from the insurance carrier of Borrower's choice, subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard, or liability, and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 3 shall be Secured Indebtedness and shall be payable according to the terms of the HELOC.

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the Secured Indebtedness with the excess paid to Borrower.

4. Preservation, Maintenance, and Protection of the Property; Occupancy and Use of the Property; and Inspection. Borrower shall not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value. Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower shall not be relieved of Borrower's obligation for the completion of such repair or restoration.

Borrower shall not materially change the present occupancy and use of the Property without Lender's written consent. Borrower shall not use the Property in an illegal manner or for any illegal use such as would subject the Property to seizure.

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

5. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument, or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument. Lender's actions may include, but are not limited to: (a) paying any sums secured by a lien that has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off.

Any amounts disbursed by Lender under this Section 5 shall be Secured Indebtedness and shall be payable according to the terms of the HELOC.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing. If the Property is located in a condominium project or a planned unit development, Borrower shall perform all of Borrower's obligations under the covenants, by-laws, or regulations of the condominium project or planned unit development.

6. Condemnation. Borrower shall give Lender prompt notice of any condemnation or eminent domain proceeding or action pending or threatened against the Property and authorizes Lender to intervene in Borrower's name in any such proceeding or action. Borrower assigns to Lender any money awarded to Borrower pursuant to such proceeding or action, and such money shall be applied to the Secured Indebtedness with the excess paid to Borrower.

7. Loan Charges. If the HELOC is subject to a law that 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 HELOC 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 that exceeded permitted limits shall be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the HELOC or by making a direct payment to Borrower. If a refund reduces principal, the reduction shall be treated as a partial prepayment without any prepayment charge.

8. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers. The notice address shall be the Property Address unless Borrower has designated a substitute notice address. Borrower shall promptly notify Lender of Borrower's change of address. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender.

9. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. In the event that any provision or clause of this Security Instrument or the HELOC conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the HELOC that can be given effect without the conflicting provision.

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

Subject to the provisions of Section 11, any successor to the interests of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender.

11. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 11, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract, or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred without Lender's prior written consent, Lender may require immediate payment in full of the Secured Indebtedness.

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

12. Hazardous Substances. As used in this Section 12: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety, or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, or allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) that creates an Environmental Condition, or (c) that, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two

sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

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

13. Escrow for Taxes and Insurance. Unless otherwise provided in a separate agreement, Borrower shall not be required to pay in escrow to Lender funds for taxes, insurance, and other assessments.

14. Default. Borrower shall be in default under the HELOC and this Security Instrument if without limitation any of the following occur: (a) Borrower engaged or engages in fraud or material misrepresentation in connection with any aspect of the HELOC or this Security Instrument; (b) Borrower does not meet repayment terms under the HELOC; (c) Borrower's action or inaction adversely affects the collateral for the HELOC or Lender's rights in the collateral including without limitation: (i) Borrower's failure to maintain the insurance required under Section 3 of this Security Instrument; (ii) Borrower's transfer of the Property as provided in Section 11 of this Security Instrument; (iii) Borrower's failure to maintain the Property or use of the Property in a destructive manner; (iv) Borrower's commission of waste of the Property; (v) Borrower's failure to pay taxes due on the Property or Borrower's failure to act such that a lien superior to Lender's lien is filed against the Property; (vi) the death of all Borrowers; (vii) the Property is taken by condemnation or eminent domain; (viii) a judgment is filed against Borrower that subjects the Property to action that adversely affects Lender's interest in the Property; (ix) the creation of a lien on the Property without Lender's permission; or (x) a superior lien holder forecloses on the Property such that Lender's interest in the Property is adversely affected.

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

15. Acceleration: Remedies. Except as may be prohibited by Applicable Law, and subject to any advance notice and cure period if required by Applicable Law, if any event or condition described in Section 14 occurs, Lender may foreclose upon this Mortgage. This means that Lender may arrange for the Premises to be sold, as provided by Applicable Law, in order to pay off what Borrower owes on the HELOC and under this Mortgage. If the money Lender receives from the sale is not enough to pay off what Borrower owes Lender, Borrower will still owe Lender the difference, which Lender may seek to collect from Borrower in accordance with Applicable Law. In addition, Lender may, in accordance with Applicable Law, (i) enter on and take possession of the Premises; (ii) collect the rental payments, including over-due rental payments, directly from tenants; (iii) manage the Premises; and (iv) sign, cancel and change leases. Borrower agrees that the interest rate set forth in the HELOC will continue before and after a default, entry of a judgment and foreclosure, subject to the provisions of Applicable Law. In addition, Lender shall be entitled to collect all reasonable fees and costs actually incurred by Lender in proceeding to foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

If Borrower is in default, Lender may elect not to accelerate the Secured Indebtedness but instead may refuse to make additional advances or reduce the Credit Limit. Even if Lender elects not to exercise any remedy under this Security Instrument, Lender does not forfeit or waive Lender's right to do so at a later time or to do so if Borrower is in default again.

16. Release. Upon payment of all sums secured by this Mortgage and provided Lender's obligation to make further advances under the Note has terminated, Lender shall discharge this Mortgage without charge to Borrower, except that Borrower shall pay any fees for recording of a satisfaction of this Mortgage.

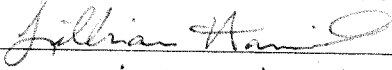
17. Waivers. To the extent permitted by Applicable Law, Borrower waives and releases any error or defects in proceedings to enforce this Mortgage and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale and homestead exemption.


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


19. No Claim of Credit for Taxes. Borrower shall not make deduction from or claim credit on the principal or interest secured by this Security Instrument by reason of any governmental taxes, assessments, or charges. Borrower shall not claim any deduction from the taxable value of the Property by reason of this Security Instrument.

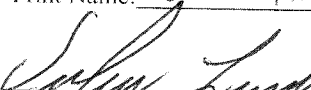
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this Security Instrument.

EXECUTED AND DELIVERED in my presence:


Print Name: Lillian Harrist -Witness


(Seal)
RANDALL J LEONARD -Borrower


Print Name: Lillian Harrist -Witness


(Seal)
VICKIE J LEONARD -Borrower

STATE OF INDIANA

COUNTY OF

Wayne

)
) SS:
)

Before me, a Notary Public in and for said County and State, personally appeared **RANDALL J LEONARD and VICKIE J LEONARD** (Grantor's Name) who acknowledged the execution of the foregoing instrument.

Witness my hand and Notarial Seal this 29th day of September, 2021

Notary Public

County of Residence

My Commission Expires:

Lynne Robertson
Wayne

12-29-2027

Loan originator (Organization): **NATCO CREDIT UNION; NMLS #: 794524**

Loan originator (Individual): **GLORIA ROBERTSON; NMLS #: 801568**

This instrument was prepared by:

GLORIA ROBERTSON

NATCO CREDIT UNION

PO BOX 817

RICHMOND, IN 45375



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.

Gloria Lynne Robertson
Signature

Printed Name: **Gloria Lynne Robertson**

The mailing address to which statements should be mailed under IC 6-1.1-22-8.1 is
NATCO CREDIT UNION, PO BOX 817, RICHMOND, INDIANA 45375.

The mailing address of the grantee is
NATCO CREDIT UNION, PO BOX 817, RICHMOND, IN 45375.

EXHIBIT A

Being part of the Southwest Quarter of Section Twenty-Six (26), Township Sixteen (16) North, Range Thirteen (13) East in Center Township, Wayne County, Indiana, and being more particularly described as follows:

Beginning at a point in Colvin Road, said point being one thousand three hundred twenty-five and thirty-four hundredths (1325.34) feet south, along the west line of said quarter, and eight hundred twenty-two and fifty hundredths (822.50) feet south eighty-six (86) degrees and forty-three (43) minutes east, one hundred eight and seventy-four hundredths (108.74) feet south seventy-three (73) degrees and fourteen (14) minutes east, along the centerline of Colvin Road, from the northwest corner of said quarter, and running thence, from said beginning point, north three hundred seventy-four and forty-five hundredths (374.45) feet; thence south eighty-six (86) degrees and forty-three (43) minutes east one hundred twenty-five and twenty-one hundredths (125.21) feet; thence south four hundred four and ninety-three hundredths (404.93) feet; thence north seventy-three (73) degrees and fourteen (14) minutes west one hundred thirty and fifty-five hundredths (130.55) feet to the place of beginning, containing an area of one and twelve hundredths (1.12) acres, and being subject to a twenty-five (25) foot easement across the entire south side for the existing right of way of Colvin Road.

fa gm



Sanctions List Search

Specially Designated Nationals and Blocked Persons list ("SDN List") and all other sanctions lists administered by OFAC, including the Foreign Sanctions Evaders List, the Non-SDN Iran Sanctions Act List, the Sectoral Sanctions Identifications List, the List of Foreign Financial Institutions Subject to Correspondent Account or Payable-Through Account Sanctions and the Non-SDN Palestinian Legislative Council List. Given the number of lists that now reside in the Sanctions List Search tool, it is strongly recommended that users pay close attention to the program codes associated with each returned record. These program codes indicate how a true hit on a returned value should be treated. The Sanctions List Search tool uses approximate string matching to identify possible matches between word or character strings as entered into Sanctions List Search, and any name or name component as it appears on the SDN List and/or the various other sanctions lists. Sanctions List Search has a slider-bar that may be used to set a threshold (i.e., a confidence rating) for the closeness of any potential match returned as a result of a user's search. Sanctions List Search will detect certain misspellings or other incorrectly entered text, and will return near, or proximate, matches, based on the confidence rating set by the user via the slider-bar. OFAC does not provide recommendations with regard to the appropriateness of any specific confidence rating. Sanctions List Search is one tool offered to assist users in utilizing the SDN List and/or the various other sanctions lists; use of Sanctions List Search is not a substitute for undertaking appropriate due diligence. The use of Sanctions List Search does not limit any criminal or civil liability for any act undertaken as a result of, or in reliance on, such use.

- [Download the SDN List](#)
- [Sanctions List Search: Rules for use](#)
- [Visit The OFAC Website](#)
- [Download the Consolidated Non-SDN List](#)
- [Program Code Key](#)

Lookup

Type:

All

Name:

RANDALL LEONARD

ID # / Digital Currency Address:

Program:

All561-RelatedBALKANSBALKANS-EO14033

Minimum Name Score:

100

Address:

City:

State/Province:*

Country:

All

List:

All

Search

Reset

Lookup Results: 0 Found

Name	Address	Type	Program(s)	List	Score
Your search has not returned any results.					

* U.S. states are abbreviated on the SDN and Non-SDN lists. To search for a specific U.S. state, please use the two letter U.S. Postal Service abbreviation.

SDN List last updated on: 4/2/2025 9:45:49 AM
Non-SDN List last updated on: 3/28/2025 10:09:58 AM



Sanctions List Search

Specially Designated Nationals and Blocked Persons list ("SDN List") and all other sanctions lists administered by OFAC, including the Foreign Sanctions Evaders List, the Non-SDN Iran Sanctions Act List, the Sectoral Sanctions Identifications List, the List of Foreign Financial Institutions Subject to Correspondent Account or Payable-Through Account Sanctions and the Non-SDN Palestinian Legislative Council List. Given the number of lists that now reside in the Sanctions List Search tool, it is strongly recommended that users pay close attention to the program codes associated with each returned record. These program codes indicate how a true hit on a returned value should be treated. The Sanctions List Search tool uses approximate string matching to identify possible matches between word or character strings as entered into Sanctions List Search, and any name or name component as it appears on the SDN List and/or the various other sanctions lists. Sanctions List Search has a slider-bar that may be used to set a threshold (i.e., a confidence rating) for the closeness of any potential match returned as a result of a user's search. Sanctions List Search will detect certain misspellings or other incorrectly entered text, and will return near, or proximate, matches, based on the confidence rating set by the user via the slider-bar. OFAC does not provide recommendations with regard to the appropriateness of any specific confidence rating. Sanctions List Search is one tool offered to assist users in utilizing the SDN List and/or the various other sanctions lists; use of Sanctions List Search is not a substitute for undertaking appropriate due diligence. The use of Sanctions List Search does not limit any criminal or civil liability for any act undertaken as a result of, or in reliance on, such use.

[Download the SDN List](#)

[Sanctions List Search: Rules for use](#)

[Visit The OFAC Website](#)

[Download the Consolidated Non-SDN List](#)

[Program Code Key](#)

Lookup

Type:

All

Name:

VICKIE LEONARD

ID # / Digital Currency Address:

Program:

All561-RelatedBALKANSBALKANS-EO14033

Minimum Name Score:

100

Address:

City:

State/Province:*

Country:

All

List:

All

Search

Reset

Lookup Results: 0 Found

Name	Address	Type	Program(s)	List	Score
Your search has not returned any results.					

* U.S. states are abbreviated on the SDN and Non-SDN lists. To search for a specific U.S. state, please use the two letter U.S. Postal Service abbreviation.

SDN List last updated on: 4/2/2025 9:45:49 AM
Non-SDN List last updated on: 3/28/2025 10:09:58 AM



Party Search Results

Search Criteria: Party Search; Court ID: [IN, INN, INS]; Last Name: [LEONARD]; First Name: [VICKIE]
Result Count: 4 (1 page)
Current Page: 1

Party Name	Case Number	Case Title	Court	Date Filed	Date Closed
Leonard, Vickie Jane (jdb)	<u>1:1988bk01713</u>	Randall Jacob Leonard and Vickie Jane Leonard	Indiana Southern Bankruptcy Court	03/15/1988	07/25/1988
Leonard, Vickie S. (jdb)	<u>4:1990bk90445</u>	Michael Leonard and Vickie S. Leonard	Indiana Southern Bankruptcy Court	04/11/1990	07/11/1990
Leonard, Vickie Gail (db)	<u>4:2011bk90081</u>	Vickie Gail Martin	Indiana Southern Bankruptcy Court	01/12/2011	05/10/2011
Leonard, Vickie Jane (jdb)	<u>1:2014bk04441</u>	Randall Jacob Leonard and Vickie Jane Leonard	Indiana Southern Bankruptcy Court	05/13/2014	08/12/2014

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04/03/2025 17:31:40

User STELLARIPL

Client Code

Description All Court Types Party Search
All Courts; Name LEONARD, VICKIE; Court ID IN, INN, INS; Page: 1

Billable Pages 1 (\$0.10)

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Party Search Results

Search Criteria: Party Search; Court ID: [IN, INN, INS]; Last Name: [LEONARD]; First Name: [RANDALL]
Result Count: 5 (1 page)
Current Page: 1

Party Name	Case Number	Case Title	Court	Date Filed	Date Closed
Leonard, Randall C. (db)	<u>1:1991bk40029</u>	Randall C. Leonard	Indiana Northern Bankruptcy Court	01/16/1991	07/02/1991
Leonard, Randall C. (cr)	<u>1:1992bk40821</u>	Carey Noel Lawson and Suzanne (NMN) Lawson	Indiana Northern Bankruptcy Court	12/03/1992	03/29/1993
Leonard, Randall Jacob (db)	<u>1:1988bk01713</u>	Randall Jacob Leonard and Vickie Jane Leonard	Indiana Southern Bankruptcy Court	03/15/1988	07/25/1988
Leonard, Randall Alan (db)	<u>1:2008bk04319</u>	Randall Alan Leonard	Indiana Southern Bankruptcy Court	04/17/2008	08/06/2008
Leonard, Randall Jacob (db)	<u>1:2014bk04441</u>	Randall Jacob Leonard and Vickie Jane Leonard	Indiana Southern Bankruptcy Court	05/13/2014	08/12/2014

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04/03/2025 17:32:05

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Description All Court Types Party Search
All Courts; Name LEONARD, RANDALL; Court ID IN, INN, INS; Page: 1

Billable Pages 1 (\$0.10)

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