



**LIEN SEARCH
PRODUCT COVER SHEET**

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-NCU-02233	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	PATRICIA J DARGIE		
PROPERTY ADDRESS:	2548 RICHWOOD DRIVE		
CITY, STATE AND COUNTY:	RICHMOND, INDIANA (IN) AND WAYNE		

SEARCH INFORMATION

SEARCH DATE:	05/28/2025	EFFECTIVE DATE:	05/27/2025
NAME(S) SEARCHED:	PATRICIA J DARGIE		
ADDRESS/PARCEL SEARCHED:	2548 RICHWOOD DRIVE, RICHMOND, IN 47374/ 89-17-01-120-507.000-030 029-15553-00		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

PATRICIA J. DARGIE	
COMMENTS:	

VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	EDISSON FERNANDEZ, A MARRIED MAN
DATED DATE:	05/02/2013	GRANTEE:	PATRICIA J. DARGIE
BOOK/PAGE:	N/A	RECORDED DATE:	05/03/2013
INSTRUMENT NO:	2013003924		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2025 (SPRING)	TAX YEAR:	2025 (FALL)
TAX AMOUNT:	\$523.50	TAX AMOUNT:	\$523.50
TAX STATUS:	PAID	TAX STATUS:	UNPAID
DUE DATE:		DUE DATE:	
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$74,623.00
DATED DATE:	05/02/2013	RECORDED DATE	05/03/2013
INSTRUMENT NO:	2013003925	BOOK/PAGE:	N/A
OPEN/CLOSED:	CLOSED - END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	PATRICIA J. DARGIE, MARRIED		
LENDER:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR SOMERVILLE NATIONAL BANK, A NATIONAL BANK		
TRUSTEE:	N/A		
COMMENTS:			

FOR PREAMBLE

CITY/TOWNSHIP/PARISH:	CITY OF RICHMOND
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ADDITIONAL NOTES

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LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL ESTATE IN WAYNE COUNTY, IN THE STATE OF INDIANA, TO-WIT:

LOT NUMBER 71, IN RICHWOOD, SECTION 3, AN ADDITION TO THE CITY OF RICHMOND, INDIANA.

Wayne County, IN

Property Tax Exemption

Apply for Property Tax Exemption

Assessment Appeals Process

Would you like to submit an appeal for the assessment of this property? [Click here to open an instruction document.](#)

File an Appeal

Summary

Tax ID	029-15553-00
State Parcel ID	89-17-01-120-507.000-030
Map #	49-01-120-507.000-29
Property Address	2548 RICHWOOD DR
	RICHMOND
Sec/Twp/Rng	n/a
Tax Set	RICHMOND
Subdivision	n/a
Brief Tax Description	LOT 71 RICHWOOD SECTION 3
	(Note: Not to be used on legal documents)
Book/Page	DR: 319-259*PRD: 6-28-07 2007006508*WD: 6-28-07 2007006509*DEED IN LIEU: 3-20-09 2009002802*LWD: 5-28-09 2009005122*WD: 5-3-13 2013003924
Acres	0.222
Class	510 RES ONE FAMILY PLATTED LOT-510

[INFRAME Street View](#)
[Plat Map](#)
[Web Soil Survey](#)

Owners

Deeded Owner
DARGIE, PATRICIA J
2548 RICHWOOD DR
RICHMOND, IN 47374

Homestead Verification

Homestead Deduction has been VERIFIED

Land

Land Type	Soil ID	Act Front.	Eff. Depth	Size	Rate	Adj. Rate	Ext. Value	Infl. %	Value
FRONT LOT		84	115	84x115	\$322.00	\$283.00	\$23,772.00	0%	\$23,770.00

Residential Dwellings

Description	Residential Dwelling
Story Height	1
Style	
Finished Area	1192
# Fireplaces	0
Heat Type	Central Warm Air
Air Cond	1192
Bedrooms	3
Living Rooms:	1
Dining Rooms:	0
Family Rooms:	0
Finished Rooms:	6
Full Baths	1
Full Bath Fixtures	3
Half Baths	0
Half Bath Fixtures	0
Kitchen Sinks	1
Water Heaters	1
Add Fixtures	0

Floor	Construction	Base	Finish
1	5/6 Masonry	1192	1192
Slab		1192	0

Features	Area
Patio, Concrete	120
Porch, Open Frame	60

Improvements

Descr	PC	Grade	Year Built	Eff Year	Cond	LCM	Size	Nbhd Factor	Mrkt Factor
Residential Dwelling	100	C	1964	1964	A	1.01	1192	1.27	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	\$20,200	\$17,700	\$17,700	\$17,700	\$17,700
Land Res (1)	\$20,200	\$17,700	\$17,700	\$17,700	\$17,700
Land Non Res (2)	\$0	\$0	\$0	\$0	\$0
Land Non Res (3)	\$0	\$0	\$0	\$0	\$0
Improvement	\$84,500	\$74,000	\$74,900	\$68,800	\$67,700
Imp Res (1)	\$84,500	\$74,000	\$74,900	\$68,800	\$67,700
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$0	\$0	\$0	\$0	\$0
Total	\$104,700	\$91,700	\$92,600	\$86,500	\$85,400
Total Res (1)	\$104,700	\$91,700	\$92,600	\$86,500	\$85,400
Total Non Res (2)	\$0	\$0	\$0	\$0	\$0
Total Non Res (3)	\$0	\$0	\$0	\$0	\$0

Deductions

Year	Deduction Type	Amount
2024 PAYABLE 2025	Mortgage	0
2024 PAYABLE 2025	Standard Deduction \ Homestead	48,000
2024 PAYABLE 2025	Supplemental	21,263
2023 PAYABLE 2024	Mortgage	0
2023 PAYABLE 2024	Standard Deduction \ Homestead	48,000
2023 PAYABLE 2024	Supplemental	17,480

Tax History

Detail:

Tax Year	Type	Category	Description	Amount	Balance Due	ACTotal
2024 PAYABLE 2025	Spring Tax	Tax	24/25 Spring Tax	\$523.50	\$0.00	0.00
2024 PAYABLE 2025	Fall Tax	Tax	24/25 Fall Tax	\$523.50	\$523.50	0.00
2023 PAYABLE 2024	Spring Tax	Tax	23/24 Spring Tax	\$458.50	\$0.00	0.00
2023 PAYABLE 2024	Fall Tax	Tax	23/24 Fall Tax	\$458.50	\$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	\$1,047.00	\$523.50
2023 PAYABLE 2024	\$917.00	\$0.00

Pay Taxes Online

Pay Taxes Online

Payments

Detail:

Tax Year	Payment Date	Paid By	Amount
2024 PAYABLE 2025	05/08/2025	CORELOGIC INC	\$523.50
2023 PAYABLE 2024	11/08/2024	CORELOGIC	\$458.50
2023 PAYABLE 2024	05/06/2024	CORELOGIC INC	\$458.50

Total:

Tax Year	Amount
2024 PAYABLE 2025	\$523.50
2023 PAYABLE 2024	\$917.00

Transfers

Transfer Date	Buyer Name	Seller Name	Type	Description
06/28/2007	CORMAN, NANCY A	WILLIAMS, DEBORAH S	Straight	-
06/28/2007	WILLIAMS, DEBORAH S	GREEN, JAMES P & MARJORIE C	Straight	-
03/20/2009	FEDERAL NATIONAL MORTGAGE ASSOCIATION	CORMAN, NANCY A	Straight	- 2009002802
05/28/2009	FERNANDEZ, EDISSON	FEDERAL NATIONAL MORTGAGE ASSOCIATION	Straight	Limited Warranty Deed - 2009005122
05/03/2013	DARGIE, PATRICIA J	FERNANDEZ, EDISSON	Straight	Warranty Deed - 2013003924

Property Record Cards

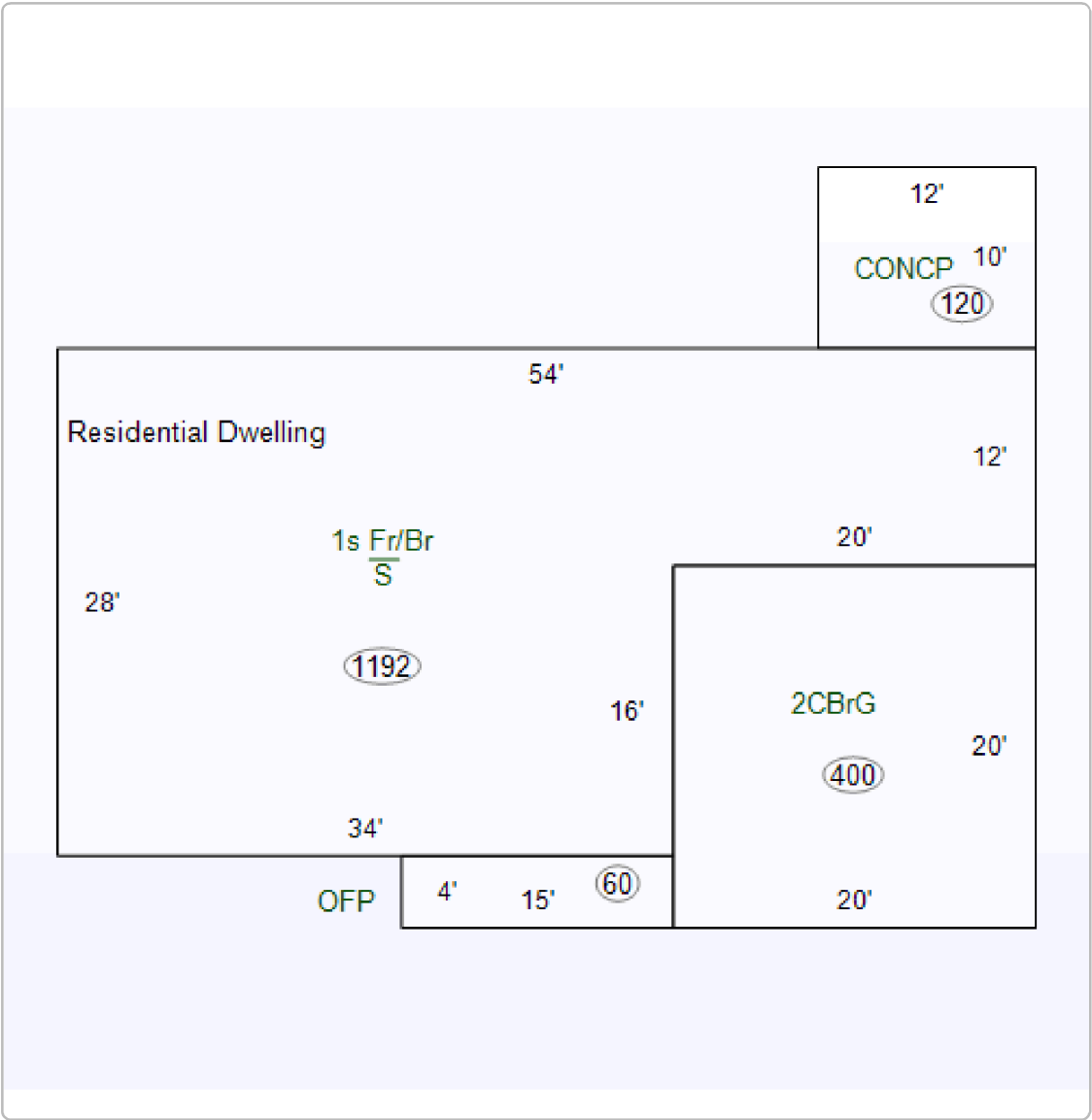
[View 2025 Property Record Card\(PDF\)](#)
[View 2021 Property Record Card\(PDF\)](#)
[View 2017 Property Record Card\(PDF\)](#)
[View 2013 Property Record Card\(PDF\)](#)

[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\(PDF\)](#)

Sketches



No data available for the following modules: Commercial Buildings, Permits.

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[User Privacy Policy](#) | [GDPR Privacy Notice](#)
Last Data Upload: 28/05/2025, 17:04:08

Contact Us



Please Note:

Any taxes not paid on or before the due date May 12 will receive a penalty. Forte is a third-party payment service provided for the convenience of taxpayers by the Wayne County Treasurer.



Wayne County
Indiana Government

Wayne County, IN Treasurer

Home

Help

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Search Result

Select the bills you want to pay and click continue to pay



Modify search

Continue to Pay

Installment	Tax Season	County Parcel #	Owner Name	Installment Balance Due	
<input type="checkbox"/> 1	2024 Payable 2025	029-15553-00	DARGIE, PATRICIA J	\$0.00	Bill Detail ▾
<div><div>Installment: 1</div><div>County Parcel #: 029-15553-00</div><div>Total Amount Paid: \$0.00</div><div>Tax Season: 2024 Payable 2025</div><div>Property Address: 2548 RICHWOOD DR</div><div>Installment Balance Due: \$0.00</div><div>Owner Name: DARGIE, PATRICIA J</div><div>Past Season(s) Delinquent: N</div></div>					
<input type="checkbox"/> 2	2024 Payable 2025	029-15553-00	DARGIE, PATRICIA J	\$523.50	Bill Detail ▾
<div><div>Installment: 2</div><div>County Parcel #: 029-15553-00</div><div>Total Amount Paid: \$0.00</div><div>Tax Season: 2024 Payable 2025</div><div>Property Address: 2548 RICHWOOD DR</div><div>Installment Balance Due: \$523.50</div><div>Owner Name: DARGIE, PATRICIA J</div><div>Past Season(s) Delinquent: N</div></div>					
<div><div>2 item(s)</div><div>20 items per page</div><div><div>⏪</div><div>⏩</div><div>1/1</div><div>⏪</div><div>⏩</div></div></div>					



2013
42

WARRANTY DEED

THIS INDENTURE WITNESSETH, that

Edisson Fernandez, a married man

of Wayne County, in the State of Indiana Conveys and Warrants to

Patricia J. Dargie

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:

49-01-120-507.000-29

Lot Number 71, in Richwood, Section 3, an addition to the City of Richmond, Indiana.

(Commonly known as 2548 Richwood Drive, Richmond, IN 47374)

SUBJECT to the second installment of real estate taxes for the year 2012, due and payable in 2013, and all subsequent taxes which the Grantee herein assumes and agrees to pay.

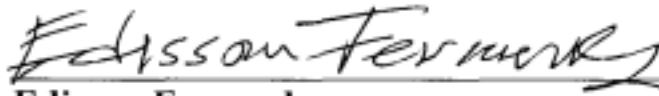
SUBJECT to Protective Covenants and Restrictions shown on the plat of Richwood, Section 3, recorded June 24, 1964 in Plat Book 10, page 186 in the office of the Recorder of Wayne County, Indiana, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin.

SUBJECT to terms and conditions of the Welcome Home Grant Retention Language as described in attached Exhibit A

POSSESSION of the real estate hereby conveyed shall be given to the Grantee herein on or before two (2) days after closing of this transaction.

DULY ENTERED FOR TAXATION
This 3 day of May, 2013
Karen L. Stevens
AUDITOR OF WAYNE COUNTY

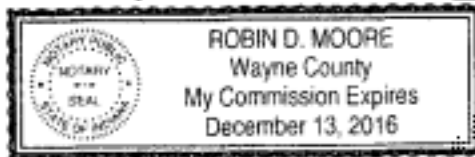
IN WITNESS WHEREOF, Grantor has executed this deed this 2nd day of May 2013.

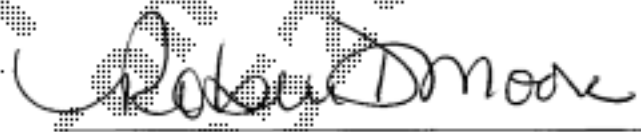

Edisson Fernandez

STATE OF INDIANA, Wayne County, SS:

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Edison Fernandez, a married man who acknowledged the execution of the foregoing Warranty Deed, and who, having been duly sworn, states that any representations therein contained are true.

WITNESS, my hand and seal this 2nd day of May 2013.




Robin D. Moore, Notary Public
Resident of Wayne County, Indiana

My Commission Expires: December 13, 2016

SEND TAX STATEMENT TO GRANTEE AT: 2548 Richwood Drive, Richmond IN 47374

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

Prepared by Richard E. Boston
Boston Bever Klinge Cross & Chidester, Attorneys at Law
27 North 8th Street, Richmond, IN 47374
Telephone (765) 962-7527
Fax (765) 966-4597

EXHIBIT A

Borrowers, their successors, heirs and assigns for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's Affordable Housing Program, must maintain ownership in this property for a period of five (5) years (Retention Period) from the date of the recording of this deed.

- (i) The Federal Home Loan Bank of Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given notice of any sale, refinancing, foreclosure, conveyance by deed in lieu of foreclosure, or change in ownership of the unit occurring prior to the end of the Retention Period.
- (ii) In the case of a sale or refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the AHP Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the seller owned the unit, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the sale or refinancing of the unit; unless:
 - (A) The unit was assisted with a permanent mortgage loan funded by an AHP advance;
 - (B) The purchaser is a very low- or low- or moderate-income household as defined in the applicable Federal Housing Finance Agency regulations for the AHP (in which case the retention period ends with the conveyance to such purchaser); or
 - (C) Following a refinancing, the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), and (iii) contained herein.
- (iii) The obligation to repay Subsidy to the Bank shall terminate after any foreclosure or conveyance by deed in lieu of foreclosure or any assignment of the first mortgage to the Secretary of HUD.

RECORDED

MAY - 3 2013

DEBRA S. TIEMANN, R.W.C

2013003925 MORTGAGE \$32.00
05/03/2013 10:08:27A 10 PGS
Debra S Tiemann
Wayne County Recorder IN
Recorded as Presented



After Recording Return To:
SOMERVILLE NATIONAL BANK
600 S. BARRON ST.
EATON, OHIO 45320
Loan Number: 3001748

[Space Above This Line For Recording Data]

MORTGAGE

FHA CASE NO.

156-1746901-703

MIN: 1008577-0000376860-0

MERS Phone: 888-679-6377

THIS MORTGAGE ("Security Instrument") is given on MAY 2, 2013.
The mortgagor is PATRICIA J. DARGLE, MARRIED

("Borrower").

This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS") as Mortgagee. **MERS is the nominee for Lender**, as hereinafter defined, and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware, and has a mailing address of P.O. Box 2026, Flint, MI 48501-2026 and a street address of 1901 E. Voorhees Street, Suite C, Danville, IL 61834, tel. (888) 679-MERS.

SOMERVILLE NATIONAL BANK, A NATIONAL BANK
is organized and existing under the laws of OHIO
and has an address of 600 S. BARRON ST., EATON, OHIO 45320

("Lender")

Borrower owes Lender the principal sum of SEVENTY-FOUR THOUSAND SIX HUNDRED
TWENTY-THREE AND 00/100 Dollars (U.S. \$ 74,623.00).

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 JUNE 1, 2043

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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in WAYNE County, Indiana:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
A.P.N.: 029-15553-00

which has the address of

RICHMOND
[City]

2548 RICHWOOD DRIVE

[Street]
Indiana

47314

[Zip Code]

("Property Address")

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender, including, but not limited to, releasing or canceling this Security Instrument.

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

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

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

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payment of Taxes, Insurance, and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. §2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows: FIRST, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium; SECOND, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required; THIRD, to interest due under the Note; FOURTH, to amortization of the principal of the Note; and FIFTH, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. 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 (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is

vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. 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 the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. 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 place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request, Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other 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, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement at the Note rate, and at the option of Lender shall be immediately due and payable.

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.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law (including section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and

(ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property, but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclosure if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 DAYS from the date hereof, Lender may, at its option require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 DAYS from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time of 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 9(b). 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. 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 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.

14. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument

or the 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.

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

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

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

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

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

17. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender 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 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph 18 or applicable law.

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

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

21. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants 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"/> Condominium Rider | <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Growing Equity Rider |
| <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Rehabilitation Loan Rider |
| <input type="checkbox"/> Non-Owner Occupancy Rider | <input type="checkbox"/> Other [Specify] | |

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

YOU ARE NOT OBLIGATED TO PAY ANY MONEY UNLESS YOU SIGN THIS CONTRACT AND RETURN IT TO THE SELLER/LENDER.

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 9 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.


PATRICIA J. DARGIE (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Witness:

Witness:

_____[Space Below This Line For Acknowledgment]_____

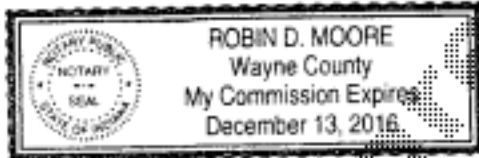
State of INDIANA

County of WAYNE SS:

Before me, Robin D. Moore, a Notary Public
this 1st day of May 2013, PATRICIA J. BARGIE

acknowledged the execution of the annexed mortgage.

Robin D Moore
Notary Signature



Printed/Typed Name _____ Notary Public

My commission expires: _____

(Seal)

County of residence: _____

This instrument was prepared by: Becky Melton
Somerville National Bank

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

Jennifer Minton
Signature

Loan Number: 3001748

Date: MAY 2, 2013

Property Address: 2548 RICHWOOD DRIVE
RICHMOND, INDIANA 47374

EXHIBIT "A"

LEGAL DESCRIPTION

Lot Number 71, in Richwood, Section 3, an addition to the
City of Richmond, Indiana

A.P.N. # : 029-15553-00

DocMagic eForms
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Search Results for:

NAME: DARGIE, PATRICIA (Super Search)



REGION: Wayne County, IN

DOCUMENTS VALIDATED THROUGH: 05/27/2025 4:11 PM

Showing 2 results

Filter:

Document Details	County	Date	Type	Name	Legal
2013003924	Wayne	05/03/2013	DEED : DEED-WARRANTY	DARGIE, PATRICIA J Search Search FERNANDEZ, EDISSON	Search Lot 71 RICHWOOD ADDN SEC 3
2013003925	Wayne	05/03/2013	MORT : MORTGAGE	DARGIE, PATRICIA J Search Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC Search SOMERVILLE NATIONAL BANK	Search Lot 71 RICHWOOD ADDN SEC 3

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Search Results for:

NAME: DARGIE, PATRICIA (Super Search)



PARTY ROLE: Case Party
REGION: Wayne County, IN

Showing 4 results

Filter:

Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date
89D02-1805-DC-000050	Dargie, Patricia J.		Petitioner	Civil	Closed	05/02/2018	07/20/2018
89D03-1803-IF-000853	Dargie, Patricia J	03/13/1984	Defendant	Citation	Closed	03/22/2018	04/13/2018
89C01-1909-CC-000894	Dargie, Patty		Defendant	Civil	Closed	09/20/2019	11/07/2019
89D01-2005-CC-000214	DARGIE, PATTY J		Defendant	Civil	Closed	05/12/2020	05/24/2022

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