

Wayne County, IN

Property Tax Exemption

Apply for Property Tax Exemption

Summary

| | |
|-----------------------|---|
| Tax ID | 008-00145-01 |
| State Parcel ID | 89-06-12-000-313.001-013 |
| Map # | 07-12-000-313.018-08 |
| Property Address | 7287 CARLOS RD WILLIAMSBURG |
| Sec/Twp/Rng | n/a |
| Tax Set | GREEN TWP |
| Subdivision | n/a |
| Brief Tax Description | PT SW SEC 12-17-13 4.848A (Note: Not to be used on legal documents) |
| Book/Page | WD 4-20-01 2001004681 * WD 6-6-01 2001007046 * WD 2-5-03 2003002082*QCD: 9-28-23 2023007526*AFF: 11-6-23 2023008594 |
| Acres | 4.848 |
| Class | 541 MH 0-9.99 UNPLATTED-541 |
| | INFRAME Street View |
| | Plat Map |
| | Web Soil Survey |

Owners

Deeded Owner
DAY, JERAMY J
7287 N CARLOS RD
WILLIAMSBURG, IN 47393

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 | 3.734000 | \$3,900.00 | \$3,900.00 | \$14,562.60 | 0% | \$14,560.00 |
| HOMESITE | | 0 | 0 | 1.000000 | \$17,500.00 | \$17,500.00 | \$17,500.00 | 0% | \$17,500.00 |
| PUBLIC ROAD/ROW | GE | 0 | 0 | 0.114000 | \$2,120.00 | \$2,162.00 | \$246.47 | (100%) | \$0.00 |

Residential Dwellings

| | |
|--------------------|------------------|
| Description | MH W / C |
| Story Height | 1 |
| Style | |
| Finished Area | 1148 |
| # Fireplaces | 0 |
| Heat Type | Central Warm Air |
| Air Cond | 1148 |
| Bedrooms | 3 |
| Living Rooms: | 1 |
| Dining Rooms: | 0 |
| Family Rooms: | 0 |
| Finished Rooms: | 5 |
| Full Baths | 2 |
| Full Bath Fixtures | 6 |
| Half Baths | 0 |
| Half Bath Fixtures | 0 |
| Kitchen Sinks | 1 |
| Water Heaters | 1 |
| Add Fixtures | 0 |

| Floor | Construction | Base | Finish |
|-------|--------------|------|--------|
| 1 | Wood Frame | 1148 | 1148 |
| Crawl | | 1148 | 0 |

Improvements

| Descr | PC | Grade | Year Built | Eff Year | Cond | LCM | Size | Nbhd Factor | Mrkt Factor |
|----------|-----|-------|------------|----------|------|------|------|-------------|-------------|
| Lean-to | 100 | D | 2010 | 2010 | A | 1.01 | 132 | 1.19 | 0 |
| MH W / C | 100 | D | 2001 | 2001 | A | 1.01 | 1148 | 1.19 | 0 |

Valuation

| Assessment Year | 2025 | 2025 (2) | 2024 | 2023 | 2022 |
|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Reason | Annual Adjustment | Annual Adjustment | Annual Adjustment | Annual Adjustment | Annual Adjustment |
| As Of Date | 5/5/2025 | 4/22/2025 | 4/17/2024 | 4/20/2023 | 4/22/2022 |
| Land | \$32,100 | \$32,100 | \$27,900 | \$25,500 | \$24,900 |
| Land Res (1) | \$17,500 | \$17,500 | \$15,200 | \$13,900 | \$13,700 |
| Land Non Res (2) | \$14,600 | \$14,600 | \$12,700 | \$0 | \$0 |
| Land Non Res (3) | \$0 | \$0 | \$0 | \$11,600 | \$11,200 |
| Improvement | \$62,500 | \$62,500 | \$54,600 | \$47,000 | \$47,600 |
| Imp Res (1) | \$61,900 | \$61,900 | \$54,000 | \$46,400 | \$46,900 |
| Imp Non Res (2) | \$0 | \$0 | \$0 | \$0 | \$0 |
| Imp Non Res (3) | \$600 | \$600 | \$600 | \$600 | \$700 |
| Total | \$94,600 | \$94,600 | \$82,500 | \$72,500 | \$72,500 |
| Total Res (1) | \$79,400 | \$79,400 | \$69,200 | \$60,300 | \$60,600 |
| Total Non Res (2) | \$14,600 | \$14,600 | \$12,700 | \$0 | \$0 |
| Total Non Res (3) | \$600 | \$600 | \$600 | \$12,200 | \$11,900 |

Deductions

| Year | Deduction Type | Amount |
|-------------------|--------------------------------|--------|
| 2024 PAYABLE 2025 | Standard Deduction \ Homestead | 41,520 |
| 2024 PAYABLE 2025 | Supplemental | 10,380 |
| 2023 PAYABLE 2024 | Standard Deduction \ Homestead | 36,180 |
| 2023 PAYABLE 2024 | Supplemental | 9,648 |

Tax History

| Detail: | | | | | | |
|-------------------|------------|----------|------------------|----------|-------------|---------|
| Tax Year | Type | Category | Description | Amount | Balance Due | ACTotal |
| 2024 PAYABLE 2025 | Spring Tax | Tax | 24/25 Spring Tax | \$324.49 | \$0.00 | 0.00 |
| 2024 PAYABLE 2025 | Fall Tax | Tax | 24/25 Fall Tax | \$324.49 | \$324.49 | 0.00 |
| 2023 PAYABLE 2024 | Spring Tax | Tax | 23/24 Spring Tax | \$303.25 | \$0.00 | 0.00 |
| 2023 PAYABLE 2024 | Fall Tax | Tax | 23/24 Fall Tax | \$303.25 | \$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 | \$648.98 | \$324.49 |
| 2023 PAYABLE 2024 | \$606.50 | \$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 | \$324.49 |
| 2023 PAYABLE 2024 | 11/08/2024 | CORELOGIC | \$294.38 |
| 2023 PAYABLE 2024 | 03/01/2024 | CORELOGIC INC | \$312.12 |

| Total: | |
|-------------------|----------|
| Tax Year | Amount |
| 2024 PAYABLE 2025 | \$324.49 |
| 2023 PAYABLE 2024 | \$606.50 |

Transfers

| Transfer Date | Buyer Name | Seller Name | Type | Description |
|---------------|--------------------------|---------------------------------|----------|---|
| 02/05/2003 | DAY, JERAMY JOHN & AMBER | DAY, JERAMY JOHN & AMBER DOOLIN | | 100/7054 |
| 09/28/2023 | DAY, JERAMY J | DAY, JERAMY JOHN & AMBER | Straight | Quit Claim Deed - 2023007526 |
| 11/06/2023 | DAY, JERAMY J | DAY, JERAMY J | Straight | Affidavit to Transfer Mobile Home to Real Estate - 2023008594 |

Property Record Cards

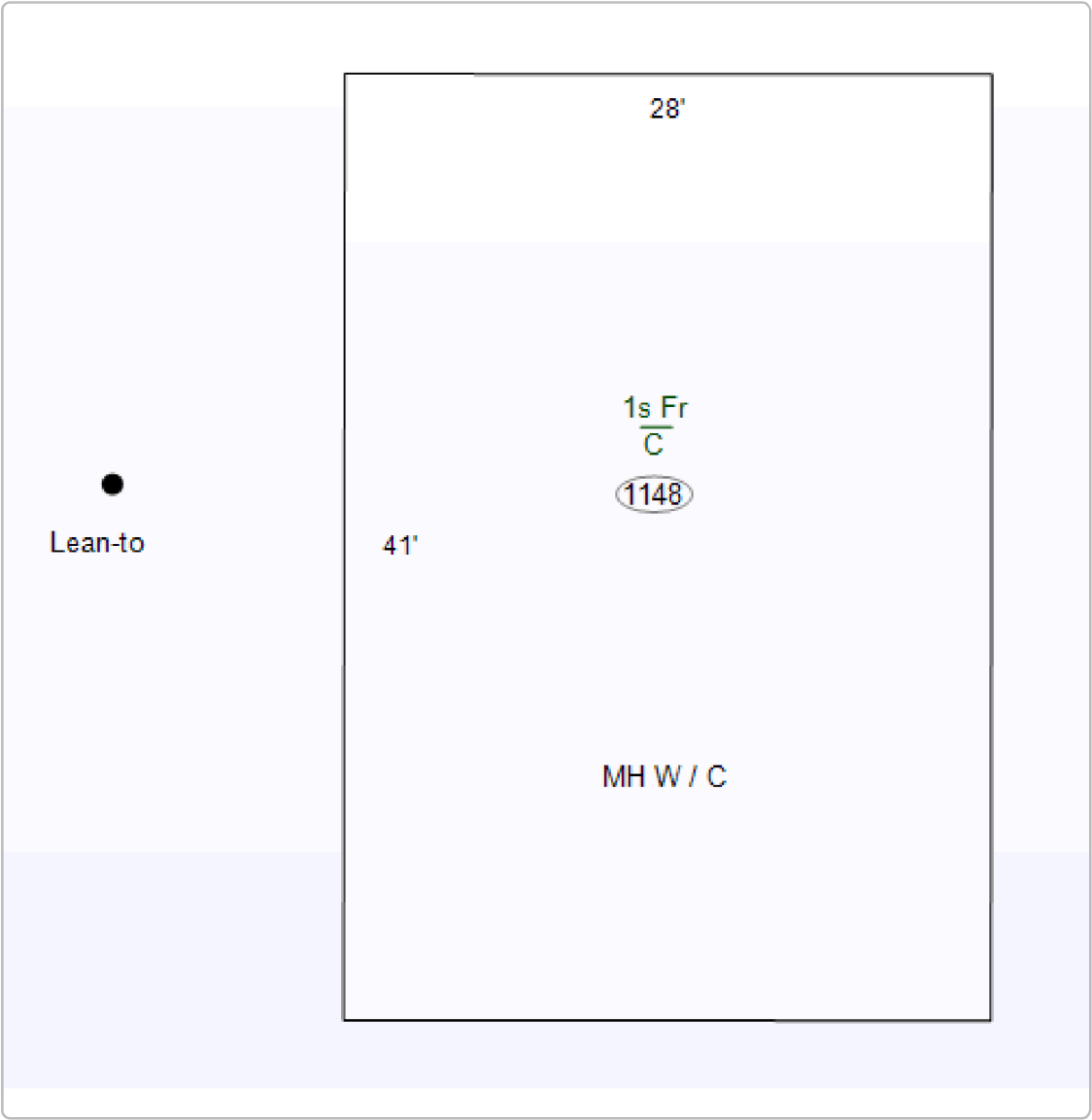
[View 2025 Property Record Card\(PDF\)](#)
[View 2021 Property Record Card\(PDF\)](#)
[View 2017 Property Record Card\(PDF\)](#)
[View 2013 Property Record Card\(PDF\)](#)

[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: Assessment Appeals Process, Commercial Buildings, Permits.

The information in this web site represents current data from a working file which is updated continuously. Information is believed reliable, but its accuracy cannot be guaranteed. No warranty, expressed or implied, is provided for the data herein, or its use.
| [User Privacy Policy](#) | [GDPR Privacy Notice](#)
[Last Data Upload: 16/07/2025, 17:08:32](#)

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.



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 | 008-00145-01 | DAY, JERAMY J | \$0.00 | Bill Detail ▾ |
| <div><div>Installment: 1</div><div>County Parcel #: 008-00145-01</div><div>Total Amount Paid: \$0.00</div><div>Tax Season: 2024 Payable 2025</div><div>Property Address: 7287 CARLOS RD</div><div>Installment Balance Due: \$0.00</div><div>Owner Name: DAY, JERAMY J</div><div>Past Season(s) Delinquent: N</div></div> | | | | | |
| <input type="checkbox"/> 2 | 2024 Payable 2025 | 008-00145-01 | DAY, JERAMY J | \$324.49 | Bill Detail ▾ |
| <div><div>Installment: 2</div><div>County Parcel #: 008-00145-01</div><div>Total Amount Paid: \$0.00</div><div>Tax Season: 2024 Payable 2025</div><div>Property Address: 7287 CARLOS RD</div><div>Installment Balance Due: \$324.49</div><div>Owner Name: DAY, JERAMY 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> | | | | | |

2023007526 QUIT CLAIM \$25.00
9/28/2023 10:20:55 AM 3 PGS
Debra S. Tiemann
WAYNE County Recorder, IN
Recorded as Presented



QUIT-CLAIM DEED

THIS INDENTURE WITNESSETH, that **Jeramy John Day and Amber Day, husband and wife**, of Wayne County, in the State of Indiana, release and quit-claim to **Jeramy J. Day, an adult**, of Wayne County, in the State of Indiana, for and in consideration of the sum of One Dollar (\$1.00) and other valuable considerations, receipt whereof is hereby acknowledged, the following described real estate in Wayne County, in the State of Indiana, to-wit:


See Exhibit A attached hereto and made a part hereof.

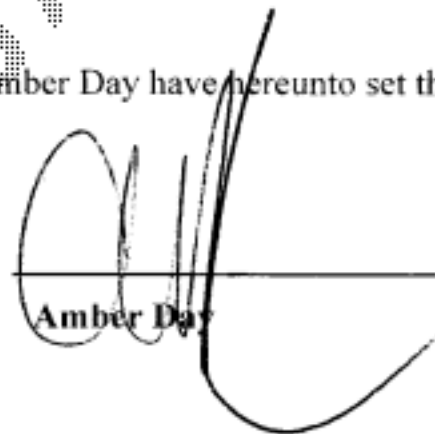
(Commonly known as: 7287 N Carlos Rd, Williamsburg, IN 47393)

Parcel #: 89-06-12-000-313.001-013

Grantors recite that Jeramy John Day, Grantee in that certain deed dated January 27, 2003 and recorded on February 5, 2003, as Instrument Number 2003002082 of the records of the Recorder of Wayne County, Indiana, is one and the same person as Jeramy J. Day.

IN WITNESS WHEREOF, the said Jeramy John Day and Amber Day have hereunto set their hands and seals this 26TH day of SEPTEMBER, 2023.


Jeramy John Day


Amber Day

STATE OF INDIANA)

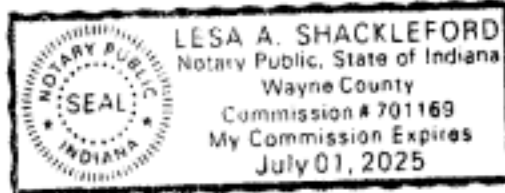
COUNTY OF WAYNE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Jeramy John Day and Amber Day who acknowledged the execution of the foregoing Quit-Claim Deed to be their voluntary act and deed, and who, having been duly sworn, stated that any representations therein contained are true.

DULY ENTERED FOR TAXATION
This 28th day of September, 2023


AUDITOR OF WAYNE COUNTY

WITNESS my hand and seal this 26th day of SEPTEMBER, 2023.



[Signature] (SEAL)
_____, Notary Public
Residing in _____ County, Indiana

My Commission Expires:

This instrument prepared by Kirk A. Weikart, Attorney at Law

Mail Tax Statements to: 7287 N. CARLOS RD, WILLIAMSBURG, IN 47393

Grantee's Street or Rural Route Address: SAME

I affirm, under the penalties for perjury, that I have taken reasonable care to reflect each Social Security number in this document unless required by law [Signature] (name)

If you are not PROPERLY
on WWW.DOXPOP.COM
890933-202501

EXHIBIT A

Being a part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, in Green Township, Wayne County, Indiana, and being more particularly described as follows:

Beginning at an iron pipe found on the west line of the Southwest Quarter of said Section 12, said iron pipe being 946.24 feet north of a copperweld found at the southwest corner of said Southwest Quarter, and running thence from said beginning point, continuing north, along the west line of said Southwest Quarter (assuming said west line runs north and south), 250.00 feet to an iron rod set; thence south 89 degrees 40' 15" east, parallel to the north line of said Southwest Quarter, 846.31 feet to an iron rod set; thence south 00 degrees 42' 25" west, 250.00 feet to a point, witness a wood post found 0.83 feet south 00 degrees 42' 25" west of the true corner; thence north 89 degrees 40' 15" west, parallel to said north line, 843.23 feet to the place of beginning, containing an area of 4.848 acres.

Deborah Resh
Wayne County Recorder IN
IN 2006008962 WD
08/03/2006 11:12:11 5 PGS
Filing Fee: \$24.00

WARRANTY DEED

THIS INDENTURE WITNESSETH that

Homer Day and Jeramy John Day, joint tenants

"Grantors" herein, CONVEY AND WARRANT to

Charlene Day Santiago and Jeramy John Day, tenants in common

of Wayne County, Indiana, "Grantees" herein, for and in consideration of the sum of \$1.00 and other valuable consideration, the receipt whereof is hereby acknowledged by Grantors, the following described real estate in Wayne County, Indiana, to-wit:

07-12-000-313.000-08

(See the attachment for description of real estate)

SUBJECT TO all current and subsequent real estate taxes and assessments.

This conveyance does not constitute a severance from established boundaries and the above described real estate is improved.

The above described real estate is not "property", and the within conveyance is not a "transfer", both as defined in Indiana Code 13-25 and no Environmental Disclosure Statement is required as a result of this conveyance.

Grantors hereby represent that they took title to the above described real estate along with Lena Day as joint tenants by Quit Claim Deed recorded June 30, 1999 as Instrument No. 1999009100 of the records of the Recorder of Wayne County, Indiana. Lena Day died May 23, 2006 a resident of Wayne County, Indiana and thereupon, Grantors became sole owners of said real estate.

DULY ENTERED FOR TAXATION

This 3 day of Aug., 2006

Chris Bresson
AUDITOR OF WAYNE COUNTY

TAX MAILING ADDRESS: 7287 Carlos Road, Williamsburg, IN 47393

IN WITNESS WHEREOF the said Homer Day and Jeramy John Day has hereunto set their hands and seals this date, August 2, 2006.

Homer Day
Homer Day

Jeramy John Day
Jeramy John Day

STATE OF INDIANA, COUNTY OF WAYNE, SS:

BEFORE ME, the undersigned, a Notary Public in and for said County and State this date, August 2, 2006, came Homer Day and Jeramy John Day and acknowledged the execution of the foregoing Warranty Deed. Witness my hand and official seal.

My commission expires:
September 7, 2008
Residence: Wayne County

Teresa L. Renaker
Teresa L. Renaker, Notary Public

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. Richard E. Federico

Instrument prepared by:

Richard E. Federico
Attorney No. 6796-89
20 West Walnut Street
Hagerstown, IN 47346
Telephone: 765-489-4535
Telefax: 765-489-4537

A part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, commencing at the southwest corner of the above named Quarter, running thence North 57.57 rods; thence East 13.88 rods; thence South 57.57 rods; thence West 13.81 rods to the place of beginning, containing five (5) acres.

ALSO, a part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, beginning at a piece of iron gas pipe 24.96 rods East of the northwest corner of said Quarter Section, running thence East with the north line of said Quarter Section 61.58 rods to a marked stone corner; thence South 26 rods to a marked stone corner; thence West 61.58 rods to a piece of iron gas pipe; thence North 26 rods to the place of beginning, containing 10 acres, more or less.

ALSO, A part of the Southwest Quarter of Section 12, Township 17, Range 13 East, commencing at a point 12.65 rods East of the northwest corner of said Quarter Section; running thence East on the Quarter Section line 12.31 rods; thence South 26 rods to the north line of Asbury Cain's land; thence West along said Cain's north line 12.31 rods; thence North 26 rods to the place of beginning, containing 2 acres;

ALSO, a part of the Southwest Quarter of Section 12, Township 17, Range 13 East, bounded as follows: Beginning at the northwest corner of said Quarter Section, running thence South on the Section line 26 rods, more or less, to the northwest corner of the lands of Asbury P. Cain; thence East on the north line of the Cain land 12 rods, 10 feet, and 8 inches; thence North 26 rods, more or less, to the Quarter Section line; thence West on the Quarter Section line to the place of beginning.

ALSO, A part of the Southwest Quarter of Section 12, Township 17, Range 13 East, beginning in the west line of said Quarter Section, 26 rods South of the northwest corner; thence running South 77 rods; thence East parallel with the north line of said Quarter 85.85 rods to Winston Harris' West line; thence North 77 rods; thence West parallel with the north line of said Quarter 86.56 rods to the beginning, containing 41 acres, more or less.

EXCEPTING THEREFROM, A part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, commencing at the southwest corner of the above named Quarter; running thence north 946.95 feet to an iron pipe set in concrete; thence east 229.02 feet to a point .23 of a foot west of the west side of a six inch wood corner post; thence south 949.9 feet, more or less to a point .4 of a foot west of the west side of an eight inch wood corner post; thence west 229.02 feet to the place of beginning, containing an area of 4.98 acres, more or less;

EXCEPTING THEREFROM, A part of the southwest quarter of Section 12, Township 17, Range 13 East, commencing at the Northwest corner of said

southwest Quarter; thence South along the West line of said Quarter 221.00 feet to a railroad spike which is the place of beginning of this description; thence South along the West line of said Quarter and the center line of Carlos Road 213.517 feet to a railroad spike; thence South 89 degrees 46 minutes 8 seconds East 1425.911 feet to a marked stone; thence North 0 degrees 28 minutes 12 seconds East 213.968 feet to an iron pin; thence North 89 degrees 47 minutes 13 seconds West 1427.665 feet to the place of beginning, containing an area of 7.00 acres, more or less; subject to an easement for ingress and egress along 12 feet in equal width off of the entire east side of the above described real estate for the benefit of the real estate retained by grantors to the north of the above described real estate, but is expressly agreed by the parties that this easement shall terminate whenever grantor herein convey said real estate retained by them to the north of the above described real estate;

EXCEPTING THEREFROM, A part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East; commencing at the northwest corner of said quarter; thence south along the west line of said quarter section 802.877 feet to the place of beginning of this description; thence south 89 degrees 46 minutes 8 seconds east 1422.890 feet to an iron rod; thence south 0 degrees 28 minutes 12 seconds west 168.360 feet to an iron rod; thence north 89 degrees 46 minutes 8 seconds west 1421.509 feet to a spike on the west line of said quarter, thence north 168.360 feet to the place of beginning, containing an area of 5.4968 acres, more or less;

EXCEPTING THEREFROM, A part of the southwest Quarter of Section 12, Township 17 North, Range 13 East, commencing at the northwest corner of said quarter, thence south along the west line of said quarter 434.517 feet to the place of beginning of this description; thence south 89 degrees 46 minutes 8 seconds east 1425.912 feet to a marked stone; thence south 0 degrees 28 minutes 12 seconds west 200 feet to an iron rod; thence north 89 degrees 46 minutes 8 seconds west 1424.271 feet to the west line of said quarter, thence north 200 feet to the place of beginning, containing an area of 6.543 acres, more or less;

EXCEPTING THEREFROM, A part of the southwest Quarter of Section 12, Township 17 North, Range 13 East, commencing at the Northwest corner of said quarter; thence south along the west line of said quarter section 634.517 feet to the place of beginning of this description; thence south 89 degrees 46 minutes 8 seconds east 1424.271 feet to an iron rod; thence south 0 degrees 28 minutes 12 seconds west 168.360 feet to an iron rod; thence north 89 degrees 46 minutes 8 seconds west 1422.890 feet to a spike on the west line of said quarter; thence north

168.360 feet to the place of beginning, containing an area of five and one-half (5-1/2) acres, more or less;

EXCEPTING THEREFROM, A part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, commencing at the northwest corner of said quarter; thence south along the west line of said quarter section 971.237 feet to the place of beginning of this description; thence south 89 degrees 46 minutes 8 seconds east 348.5 feet; thence south 125 feet; thence north 89 degrees 46 minutes 8 seconds west 384.5 feet; thence north 125 feet to the place of beginning, containing an area of one (1) acre.

EXCEPTING THEREFROM, A part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, beginning at the northwest corner of said quarter, thence south 89 degrees 36 minutes 17 seconds east 1429.465 feet to a corner post; thence south 0 degrees 28 minutes 17 seconds west 216.450 feet to an iron rod; thence north 89 degrees 47 minutes 13 seconds west 1427.665 feet to a spike on the west line of said quarter, thence north 221.00 feet to the place of beginning, containing an area of 7.173 acres, more or less.

EXCEPTING THEREFROM, Being a part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, in Green Township, Wayne County, Indiana, and being more particularly described as follows: Beginning at an iron pipe found on the west line of the Southwest Quarter of said Section 12, said iron pipe being 946.24 feet north of a copperweld found at the southwest corner of said Southwest Quarter, and running thence from said beginning point, continuing north, along the west line of said Southwest Quarter (assuming said west line runs north and south), 250.00 feet to an iron rod set; thence south 89 degrees 40' 15" east, parallel to the north line of said Southwest Quarter, 846.31 feet to an iron rod set; thence south 00 degrees 42' 25" west, 250.00 feet to a point, witness a wood post found 0.83 feet south 00 degrees 42' 25" west of the true corner; thence north 89 degrees 40' 15" west, parallel to said north line, 843.23 feet to the place of beginning, containing an area of 4.848 acres.

RECORDED

AUG 03 2006

DEBORAH RESH, R.W.C.

QUIT CLAIM DEED

THIS INDENTURE WITNESSETH that JERAMY JOHN DAY and AMBER DAY, husband and wife, of Wayne County, in the State of Indiana Convey and Warrant to JERAMY JOHN DAY and AMBER DAY, 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:

07-12-000-313.010-08

Being a part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, in Green Township, Wayne County, Indiana, and being more particularly described as follows:

Beginning at an iron pipe found on the west line of the Southwest Quarter of said Section 12, said iron pipe being 946.24 feet north of a copperweld found at the southwest corner of said Southwest Quarter, and running thence from said beginning point, continuing north, along the west line of said Southwest Quarter (assuming said west line runs north and south), 250.00 feet to an iron rod set; thence south 89 degrees 40' 15" east, parallel to the north line of said Southwest Quarter, 846.31 feet to an iron rod set; thence south 00 degrees 42' 25" west, 250.00 feet to a point, witness a wood post found 0.83 feet south 00 degrees 42' 25" west of the true corner; thence north 89 degrees 40' 15" west, parallel to said north line, 843.23 feet to the place of beginning, containing an area of 4.848 acres.

Subject to the real estate taxes for May of 2002, due and payable in May of 2003, and all subsequent taxes thereafter, which the grantees herein assume and agree to pay.

Grantor recites that she is one and the same person as Amber Doolin, grantee in Deed Instrument No. 2001007046, in the records of the Recorder of Wayne County, Indiana, and that she married Jeramy John Day on 8-8-02, on which date her name became Amber Day.

In Witness Whereof, Jeramy John Day and Amber Day, Grantors, have hereunto set their hands and seals this 27th day of January, 2003.

Jeramy John Day (Seal)
JERAMY JOHN DAY

Amber Day (Seal)
AMBER DAY

STATE OF INDIANA
COUNTY OF WAYNE

Before me, the undersigned, a Notary Public in and for said County, this 27th day of January, 2003 comes Jeramy John Day and Amber Day, Grantors, and acknowledged the Execution of the foregoing instrument.

Witness my hand and official seal.

My commission expires:

Resident of:

Mail Tax Statements To: 7287 Carlos Rd, Williamsburg, VA 47393

This instrument prepared by: Robert J. Delaney, Attorney at Law, 48 South 7th Street, P. O. Box 68, Richmond, IN 47374

Notary Public



MELISSA R. HORNER

Residing in Randolph County, IN

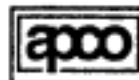
My commission expires: 2/10/08

Duly entered for taxation this 5th day of February 2003
Christopher A. Beason
AUDITOR OF WAYNE COUNTY

RECORDED

FEB 05 2003

DEBORAH RESH, R. W. S.



MH01-9090

General Warranty Deed*

Jeramy John Day, unmarried ¹, of Wayne County, Indiana
for valuable consideration paid, grant(s) with general warranty covenants, to
Jeramy John Day and Amber Doolin, both unmarried, whose tax-mailing address is
7347 Carlos Road, Williamsburg, IN 47393
the following **REAL PROPERTY**: Situated in the County of Wayne in the State
of Indiana, Township of Green ²

See Attached Exhibit "A" for Legal Description

Duly entered for taxation this 6th
day of June 20 01
Christopher H. Beebe
AUDITOR OF WAYNE COUNTY

07-12-000-313.010-08

Al Dillon
Wayne County Recorder
IN 2001007046 WD
06/06/2001 12:51:33 2 PGS
Filing Fee: \$18.00

Subject to all legal highways and all easements and restrictions of record,
if any.

Excepting taxes and assessments, if any, due and payable in November
2001 and thereafter, which the grantees herein assume and agree to pay.

Prior Instrument Reference: Volume 2001 Page 4681 of the Deed Records of Wayne
County, Indiana.

~~Witness his hand(s) this 8th day of May, 2001 (Year)~~
Witness his hand(s) this 8th day
of May, 2001 (Year)

Signed and acknowledged in presence of:

Witness

Jeramy John Day

Witness

State of Indiana,

County of Wayne ss.

BE IT REMEMBERED, That on this 8th day of May, 2001 (Year) before me,
the subscriber, a Notary Public in and for said state, personally came,
Jeramy John Day, unmarried the Grantor(s) in the
foregoing deed, and acknowledged the signing thereof to be his voluntary act and deed.

IN TESTIMONY THEREOF, I have hereunto subscribed my name and affixed my official seal
on the day and year last aforesaid.

Notary Public

6/12/08

This instrument was prepared by Douglas W. Thomson, Attorney at Law
400 TechneCenter Drive, Milford, OH 45150

- (1) Name of Grantor(s) and marital status.
- (2) Description of land or interest therein, and encumbrances, reservations, and exceptions, taxes and assessments, if any.
- (3) Delete whichever does not apply.
- (4) Execution in accordance with Chapter 5301 Ohio Revised Code.

Auditor's and Recorder's Stamps

Am HARRIS HOMES
2800 US HWY 35 N
\$2,000 \$16.00

"EXHIBIT A"

Being a part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, in Green Township, Wayne County, Indiana, and being more particularly described as follows:

Beginning at an iron pipe found on the west line of the Southwest Quarter of said Section 12, said iron pipe being 946.24 feet north of a copperweld found at the southwest corner of said Southwest Quarter, and running thence from said beginning point, continuing north, along the west line of said Southwest Quarter (assuming said west line runs north and south), 250.00 feet to an iron rod set; thence south 89 degrees 40' 15" east, parallel to the north line of said Southwest Quarter, 846.31 feet to an iron rod set; thence south 00 degrees 42' 25" west, 250.00 feet to a point, witness a wood post found 0.83 feet south 00 degrees 42' 25" west of the true corner; thence north 89 degrees 40' 15" west, parallel to said north line, 843.23 feet to the place of beginning, containing an area of 4.848 acres.

JUN 06 2001

RECORDED

AL DILLON, F.W.C.



General Warranty Deed*

Homer Day and Lena Day, husband and wife, and Jeramy John Day, unmarried

¹, of Wayne County, Indiana

for valuable consideration paid, grant(s) with general warranty covenants, to

Jeramy John Day ~~XXXXXX XXXXX~~

whose tax-mailing address is

the following **REAL PROPERTY**: Situated in the County of

Wayne

in the State

of ~~Wayne~~ and in the Township of Green

See attached Exhibit "A"

Al Dillon
Wayne County Recorder
IN 2001004681 WD
04/20/2001 16:12:22 3 PGS
Filing Fee: \$19.00

07-12-000-313,010-08

Prior Instrument Reference: Volume 1999 Page 9100 of the Deed Records of Wayne
County, ~~Ohio~~ Indiana

Grantor, releases all rights of ~~Homer Day~~ Witness their hand(s) this ~~18th~~ day
of April, 2001 (Year).

Signed and acknowledged in presence of:

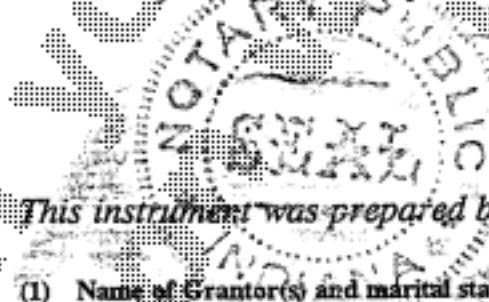
1. ~~Homer Day~~
Rex O. Swartz
2. ~~Betty Emmons~~
Betty Emmons

~~Homer Day~~ ~~Lena Day~~
Homer Day Lena Day
~~Jeramy John Day~~
Jeramy John Day

State of ~~Ohio~~ IndianaCounty of ~~Wayne~~ ss.

BE IT REMEMBERED, That on this ~~18th~~ day of April, 2001 (Year) before me,
the subscriber, a notary public in and for said state, personally came,
Homer Day, Lena Day, and Jeramy John Day the Grantor(s) in the
foregoing deed, and acknowledged the signing thereof to be their voluntary act and deed.

IN TESTIMONY THEREOF, I have hereunto subscribed my name and affixed my official seal
on the day and year last aforesaid.



This instrument was prepared by Douglas W. Thomson, L.P.A., 400 TechneCenter Drive, #400
Milford, OH 45150

- (1) Name of Grantor(s) and marital status.
(2) Description of land or interest therein, and encumbrances, reservations, and exceptions, taxes and assessments, if any.
(3) Delete whichever does not apply.
(4) Execution in accordance with Chapter 5301 Ohio Revised Code.

Auditor's and Recorder's Stamps

SUBDIVISION PLAT ~~Not~~ REQUIRED.
BY ~~Jeramy John Day~~ COUNTY PLAN
DEPT., ON THE 20th DAY OF April
2001, IN ACCORDANCE WITH SECTION
55.10 OF THE COUNTY SUBDIVISION
ORDINANCE ADOPTED APRIL 21, 1993,
AND THE SECTION 54.25 OF THE COUNTY
ZONING ORDINANCE ADOPTED MARCH 10, 1993.

Being a part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, in Green Township, Wayne County, Indiana, and being more particularly described as follows:

Beginning at an iron pipe found on the west line of the Southwest Quarter of said Section 12, said iron pipe being 946.24 feet north of a copperweld found at the southwest corner of said Southwest Quarter, and running thence from said beginning point, continuing north, along the west line of said Southwest Quarter (assuming said west line runs north and south), 250.00 feet to an iron rod set; thence south 89 degrees 40' 15" east, parallel to the north line of said Southwest Quarter, 846.31 feet to an iron rod set; thence south 00 degrees 42' 25" west, 250.00 feet to a point, witness a wood post found 0.83 feet south 00 degrees 42' 25" west of the true corner; thence north 89 degrees 40' 15" west, parallel to said north line, 843.33 feet to the place of beginning, containing an area of 4.848 acres.

Duly entered for taxation this
day of April 20 2020

Christopher H. Beeson
AUDITOR OF WAYNE COUNTY

CARLOS

ROAD

WEST LINE S.W. 1/4 SEC. 12-17-13 ASSUMED NORTH & SOUTH
946.24' MEAS. 250.00' 26.00'

RICHARD E. & MARCELLA
RESEAR
DEED REC. BK. 375 Pg. 165
(4.98 AC.)

N.W. COR.
S.W. 1/4
SEC. 12-17-13
R.R. SPIKE FOUND

S.W. COR.
S.W. 1/4
SEC. 12-17-13
COPPERWELD RD.

4.848 ACRES

HAREN L. & R. DUANE BRYAN
INSTRUMENT NO. 1994010242
(101 AC.)

WITNESSES: WOOD POST
FOUND: S.W. 1/4 SEC. 12-17-13
0.83' FROM TRUE CORNER.

MONER DAY, LENA DAY ;
JERAMY JOHN DAY
INSTRUMENT NO. 199006904

SCALE 1"=200'
19 MARCH 2001
●-IRON ROD SET
●-IRON ROD FOUND
●-IRON PIPE FOUND
●-R.R. SPIKE FOUND
●-COPPERWELD FOUND
●-WOOD POST FOUND
W.O. #
P.E.B.

N.E. COR.
S.W. 1/4
SEC. 12-17-13
I. ROD FOUND

PLAT OF SURVEY

PART OF THE SOUTHWEST QUARTER
OF SECTION 12, TOWNSHIP 17 NORTH,
RANGE 13 EAST, GREEN TOWNSHIP,
WAYNE COUNTY, INDIANA.



SURVEYED & PREPARED BY:

John E. Beals

JOHN E. BEALS
REG. SURVEYOR NO. 7955
STATE OF INDIANA
BEALS SURVEYING CORP.
122 SOUTH 8TH STREET
RICHMOND, INDIANA
(765) 762-1023

RECORDED

APR 20 2001

AL DILLON, R.W.C.

2018000622 MTG \$55.00
01/24/2018 04:05:33PM 7 PGS
Debra S Tiemann
Wayne County Recorder IN
Recorded as Presented



REVOLVING CREDIT MORTGAGE

THIS MORTGAGE CONTAINS A DUE-ON-SALE PROVISION AND SECURES INDEBTEDNESS UNDER A CREDIT AGREEMENT WHICH PROVIDES FOR A REVOLVING LINE OF CREDIT AND MAY CONTAIN A VARIABLE RATE OF INTEREST.

THIS MORTGAGE ("Security Instrument") is made on 01/19/2018 between the Mortgagor, JERAMY JOHN DAY and AMBER DAY

(herein "Borrower"), and the Mortgagee, Natco Credit Union

existing under the laws of Indiana, a corporation organized and
582 Round Barn Rd S / PO Box 817, whose address is
Richmond, IN 47375

(herein "Lender").

WHEREAS, Borrower is indebted to Lender as described in this paragraph;
TO SECURE to Lender:

- (1) The repayment of all indebtedness due and to become due under the terms and conditions of the LOANLINER Home Equity Plan Credit Agreement and Truth-in-Lending Disclosures made by Borrower and dated the same day as this Mortgage, and all modifications, amendments, extensions and renewals thereof (herein "Credit Agreement"). Lender has agreed to make advances to Borrower under the terms of the Credit Agreement, which advances will be of a revolving nature and may be made, repaid, and remade from time to time. Borrower and Lender contemplate a series of advances to be secured by this Mortgage. The total outstanding principal balance owing at any one time under the Credit Agreement (not including finance charges thereon at a rate which may vary from time to time, and any other charges and collection costs which may be owing from time to time under the Credit Agreement) shall not exceed
00 *****

(\$ 25,000.00). That sum is referred to herein as the Maximum Principal Balance and referred to in the Credit Agreement as the Credit Limit. The entire indebtedness under the Credit Agreement, if not sooner paid, is due and payable 25 years from the date of this Mortgage.

- (2) The payment of all other sums advanced in accordance herewith to protect the security of this Mortgage, with finance charges thereon at a rate which may vary as described in the Credit Agreement.
- (3) The performance of the covenants and agreements of Borrower herein contained;
BORROWER does hereby mortgage, grant and convey to Lender the following described property located in the County of Wayne, State of Indiana:

which has the address of 7287 North Carlos RD
(Street)
Williamsburg Indiana 47393
(City) (Zip Code)
(herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and fixtures, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property".

Complete if applicable:

This Property is part of a condominium project known as _____

This Property includes Borrower's unit and all Borrower's rights in the common elements of the condominium project.

This Property is in a Planned Unit Development known as _____

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

Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Finance Charges and Other Charges.** Borrower shall promptly pay when due all amounts borrowed under the Credit Agreement, all finance charges and applicable other charges and collection costs as provided in the Credit Agreement.

2. **Funds for Taxes and Insurance.** Subject to applicable law, Lender, at Lender's option, may require Borrower to pay to Lender on the day monthly payments of principal and finance charges are payable under the Credit Agreement, until all sums secured by this Mortgage are paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance and flood insurance, if applicable, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional Lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings 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 the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 22 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Credit Agreement and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, second, (in the order Lender chooses) to any finance charges, other charges and collection costs owing, and third, to the principal balance under the Credit Agreement.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Except to the extent that any such charges or impositions are to be made to Lender under paragraph 2, Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any. Within five days after any demand by Lender, Borrower shall exhibit to Lender receipts showing that all amounts due under this paragraph have been paid when due.

5. Hazard 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," floods and such other hazards as Lender may require and in such amounts and for such periods as Lender may require. Unless Lender in writing requires otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy, and the amount of coverage shall be no less than the Maximum Principal Balance plus the full amount of any lien which has priority over this Mortgage.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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. All insurance proceeds are hereby assigned to Lender and shall be paid to Lender to the extent of all sums secured by this Mortgage, subject to the terms of any mortgage, deed of trust or security agreement with a lien which has priority over this Mortgage. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restore or repair the Property, if it is economically feasible to do so.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and the constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest.

Any amounts disbursed by Lender pursuant to this paragraph 7, with finance charges thereon, at the rate provided in the Credit Agreement, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder. Any action taken by Lender under this paragraph shall not cure any breach Borrower may have committed of any covenant or agreement under this Mortgage. Borrower agrees that Lender is subrogated to all of the rights and remedies of any prior lienor, to the extent of any payment by Lender to such lienor.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or fee conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, to the extent of any indebtedness under the Credit Agreement, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. 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 Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 21 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Credit Agreement, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable under the Credit Agreement or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations or amendments with regard to the terms of this Mortgage or the Credit Agreement, without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by First Class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by First Class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Credit Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Credit Agreement which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Credit Agreement are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Prior Mortgage or Deed of Trust; Modification; Future Advance. Borrower shall not enter into any agreement with the holder of any mortgage, deed of trust or other security agreement which has priority over this Mortgage by which that security agreement is modified, amended, extended, or renewed, without the prior written consent of the Lender. Borrower shall neither request nor accept any future advance under a prior mortgage, deed of trust, or other security agreement without the prior written consent of Lender.

15. Borrower's Copy. Borrower shall be furnished a copy of the Credit Agreement of this Mortgage at the time of execution or after recordation hereof.

16. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower may enter into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

17. Waiver of Statutes of Limitation. Borrower hereby waives, to the full extent permitted by law, statutes of limitation as a defense to any demand or obligation secured by this Mortgage.

18. Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

19. Notice of Transfer of the Property; Advances after Transfer. Borrower shall give notice to Lender, as provided in paragraph 12 hereof, prior to any sale or transfer of all or part of the Property or any rights in the Property. Any person to whom all or part of the Property or any right in the Property is sold or transferred also shall be obligated to give notice to Lender, as provided in paragraph 12 hereof, promptly after such transfer.

Even if Borrower transfers the Property, Borrower will continue to be obligated under the Credit Agreement and this Mortgage unless Lender releases Borrower in writing. As a condition to Lender's consent to any proposed transfer or as a condition to the release of Borrower, Lender may require that the person to whom the Property is transferred sign an assumption agreement satisfactory to Lender and Lender may impose an assumption fee. The assumption agreement will not entitle the person signing it to receive advances under the Credit Agreement.

20. Transfer of the Property. Subject to applicable law, Lender shall have the right to accelerate, that is, to demand immediate payment in full of all sums secured by this Mortgage or Deed of Trust, if Borrower, without the written consent of Lender, sells or transfers all or part of the Property or any rights in the Property.

If Lender exercises the option to accelerate, Lender shall give Borrower notice of acceleration in accordance with paragraph 12 hereof. The notice shall provide a period of not less than 30 days from the date of the notice within which Borrower may pay the sums declared due. If Borrower fails to pay those sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 22 hereof.

21. Default; Termination and Acceleration; Remedies. Each of the following events shall constitute an event of default ("event of default") under this Mortgage: (1) Borrower commits fraud or makes a material misrepresentation in connection with this Mortgage or the Credit Agreement; (2) Borrower does not meet the repayment terms of the Credit Agreement; or (3) Borrower's action or inaction adversely affects the Lender's rights in the Property secured by this Mortgage. If an event of default occurs, then prior to exercising any right or remedy provided for in this Mortgage and prior to acceleration, Lender shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the event of default; (2) the action required to cure such default; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such event of default must be cured; and (4) that failure to cure such event of default on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 nonexistence of an event of default or any other defense of Borrower to acceleration and foreclosure. If the event of default is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, and costs of documentary evidence, abstracts and title reports.

22. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's default, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would then be due under this Mortgage and the Credit Agreement had no acceleration occurred; (b) Borrower cures all other events of default; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 22 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

23. Release. This Mortgage secures a revolving line of credit and advances may be made, repaid, and remade from time to time, under the terms of the Credit Agreement. When Borrower (1) has paid all sums secured by this Mortgage and (2) has requested that the revolving line of credit be canceled, Lender shall discharge this Mortgage. To the extent permitted by law, Lender may charge Borrower a fee for such discharge and require Borrower to pay costs of recordation, if any.

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

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

X

[Signature]

JERAMY JOHN DAY

Borrower

X

[Signature]

AMBER DAY

Borrower

X

X

Borrower

Borrower

STATE OF INDIANA, WAYNE

On the 19th day of January, 2018, before me, the undersigned,

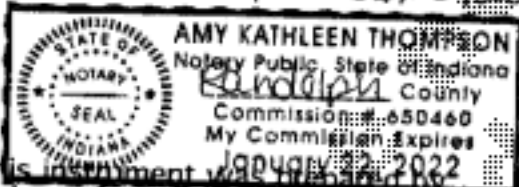
a Notary Public in and for said County, personally appeared

JERAMY JOHN DAY

AMBER DAY

execution of the foregoing instrument.
WITNESS my hand and official seal.

My Commission expires: 01/22/22



[Signature]

Signature of Notary Public

[Signature]

Name of Notary Public, Typed, Printed or Stamped
Randolph County, Indiana.

Resident of

Randolph

This instrument was prepared by Gynne Robertson, NMLS #801568

Name of Preparer, Signed, Typed, Printed or Stamped

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.

[Signature]

Name

CREDIT UNION COPY

EIN947-e

Exhibit "A"

Being a part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, in Green Township, Wayne County, Indiana and being more particularly described as follows: Beginning at an iron pipe found on the West line of the Southwest Quarter of said Section 12, said iron pipe being 946.24 feet North of a copperweld found at the Southwest Corner of said Southwest Quarter, and running thence from said beginning point, continuing North, along the West line of said Southwest Quarter (assuming said West line runs North and South), 250.00 feet to an iron rod set; thence South 89 degrees 40 minutes 15 seconds East, parallel to the North line of said Southwest Quarter, 846.31 feet to an iron rod set; thence South 00 degrees 42 minutes 25 seconds West, 250.00 feet to a point, witness a wood post found 0.83 feet South 00 degrees 42 minutes 25 seconds West of the true corner; thence North 89 degrees 40 minutes 15 seconds West, parallel to said North line, 843.23 feet to the place of beginning, containing an area of 4.848 acres.

RECORDED Jan 24 2018 DEBRA S. TIEMANN, R.W.C.

2023008595 MORTGAGE \$55.00
11/6/2023 3:40:55 PM 20 PGS
Debra S. Tiemann
WAYNE County Recorder, IN
Recorded as Presented



When recorded, return to:
Thrive Mortgage, LLC
Attn: Final Document Department
4819 Williams Drive
Georgetown, TX 78633

Title Order No.: 23099953

LOAN #: 000670230896999

[Space Above This Line For Recording Data]

MORTGAGE

MIN 1003216-0000271020-7

MERS PHONE #: 1-888-679-6377

DEFINITIONS

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

Parties

(A) "Borrower" is JEREMY J DAY, MARRIED MAN,

currently residing at 7287 N Carlos Rd, WILLIAMSBURG, IN 47393.

Borrower is the mortgagor under this Security Instrument.

(B) "Lender" is Thrive Mortgage, LLC.

Lender is a Limited Liability Company,
under the laws of Texas,
TX 78633.

organized and existing
Lender's address is 4819 Williams Drive, Georgetown,

The term "Lender" includes any successors and assigns of Lender.



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

Documents

(D) "Note" means the promissory note dated **October 23, 2023**, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender **FIFTY SEVEN THOUSAND AND NO/100** Dollars (U.S. **\$57,000.00**) plus interest. Each

Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than **November 1, 2043**.

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

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

(F) "Security Instrument" means this document, which is dated **October 23, 2023**, together with all Riders to this document.

Additional Definitions

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

(H) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments, and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association, or similar organization.

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

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

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

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

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

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

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

(P) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

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

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

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

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

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



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

(W) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 008-00145-01

which currently has the address of 7287 N CARLOS RD, Williamsburg [Street] [City]

Indiana 47393 ("Property Address")
[Zip Code]

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

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to mortgage, grant, and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

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

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

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

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



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

2. Acceptance and Application of Payments or Proceeds.

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

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

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

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

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

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

3. Funds for Escrow Items.

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

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

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

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

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

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

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

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

Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security



Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

5. Property Insurance.

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

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

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

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

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

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

(e) **Insurance Settlements; Assignment of Proceeds.** If Borrower abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

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

7. **Preservation, Maintenance, and Protection of the Property; Inspections.** Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower must maintain the Property in order to prevent the Property from deteriorating or



decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

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

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

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

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

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

(b) Avoiding Foreclosure; Mitigating Losses. If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

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

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

10. Assignment of Rents.

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

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

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

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



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

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

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

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

11. Mortgage Insurance.

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

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

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

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

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

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

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

12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

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

(b) **Application of Miscellaneous Proceeds upon Damage to Property.** If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(c) **Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property.** In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.



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

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

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

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

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

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

Subject to the provisions of Section 19, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

15. Loan Charges:

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

24. Hazardous Substances.

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

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

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

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

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

26. Acceleration; Remedies.

(a) Notice of Default. Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 19 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law:



LOAN #: 000670230896999

(i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) that failure to cure the Default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property; (v) Borrower's right to reinstatement after acceleration; and (vi) Borrower's right to deny in the foreclosure proceeding the existence of a Default or to assert any other defense of Borrower to acceleration and foreclosure.

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

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

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

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

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

JERAMY J DAY

10-23-23 (Seal)
DATE

State of INDIANA
County of WAYNE

This record was acknowledged before me on this 23 day of October, 2023 by JERAMY J DAY.

My commission expires:

Kristie Shook
Notary Public Signature

Commissioned in _____ county.

Lender: Thrive Mortgage, LLC
NMLS ID: 268552
Broker: Natco Credit Union
NMLS ID: 794524
Loan Originator: Ksinda Irvine
NMLS ID: 418561



LOAN #: 000870230896999

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.

Kristie Shook
CORPORATE

THIS DOCUMENT WAS PREPARED BY
CORPORATE
THRIVE MORTGAGE, LLC
4819 WILLIAMS DR.
GEORGETOWN, TX 78633
512-930-7888

Chonda Irvine



THIS INSTRUMENT PREPARED BY:

This document was prepared by:

Corporate

Thrive Mortgage, LLC

4819 Williams Dr

Georgetown, TX 78633

512-930-7888

LOAN #: 000670230896999

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION

STATE OF IN

COUNTY OF Wayne

This Manufactured Home Affidavit of Affixation is made this 23rd day of **October, 2023** and is incorporated into and shall be deemed to supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower" or "Homeowner") to secure Borrower's Note to **Thrive Mortgage, LLC, a Limited Liability Company**

("Lender").

Borrower and Lender state that it is their intent that the manufactured home be and remain permanently attached to and part of the real property, and that it be regarded as an immovable fixture thereto and not as personal property.

"Homeowner," being duly sworn, on his, her or their oath state(s) as follows:

1. Homeowner owns the manufactured home ("Home") described as follows:

New ☐ Used ☒ Year 2001 Length 40 Width 27

Manufacturer/Make PALM HARBOR

Model Name or Model No. _____

Serial No. 26462

Serial No. _____

Serial No. _____

Serial No. _____

HUD Label Number(s) PFS706171/PFS706172

Certificate of Title Number _____

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.



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2. The Home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.
3. If the Homeowner is the first retail buyer of the Home, Homeowner is in receipt of (i) the manufacturer's warranty for the Home, (ii) the consumer manual for the Home, (iii) the Insulation Disclosure for the Home, and (iv) the formaldehyde health notice for the Home.
4. The Homeowner is in receipt of manufacturer's recommended maintenance program regarding the carpets and manufacturer's warranties covering the heating/cooling system, hot water heater, range, etc.
5. The Home is or will be located at the following "Property Address":
7287 N CARLOS RD, Williamsburg

Wayne, IN 47393

(Street or Route, City)
(County) (State, Zip Code)

6. The legal description of the Property Address ("Land") is typed below or please see attached legal description.
**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART
HEREOF AS "EXHIBIT A".**

7. The Homeowner is the owner of the Land or, if not the owner of the Land, is in possession of the real property pursuant to a lease in recordable form, and the consent of the lessor is attached to this Affidavit.
8. The Home is or shall be anchored to the Land by attachment to a permanent foundation, constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty, and permanently connected to appropriate residential utilities (e.g., water, gas, electricity, sewer) ("Permanently Affixed"). The Homeowner intends that the Home be an immoveable fixture and a permanent improvement to the Land.
9. The Home shall be assessed and taxed as an improvement to the Land. The Homeowner understands that if the Lender does not escrow for these taxes, that the Homeowner will be responsible for payment of such taxes.

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.



LOAN #: 000670230896999

10. The Home is subject to the following security interests (each, a "Security Interest"):

Thrive Mortgage, LLC

Name of Lienholder

Name of Lienholder

Address:

**4819 Williams Dr
Georgetown, TX 78633-2006**

Address:

Original Principal

Amount Secured: \$ **57,000.00**

Original Principal

Amount Secured: \$

11. Homeowner agrees that as of today, or if the Home is not yet located at the Property Address, upon the delivery of the Home to the Property Address:

- (a) All permits required by governmental authorities have been obtained;
- (b) The foundation system for the Home was designed by an engineer to meet the soil conditions of the Land. All foundations are constructed in accordance with applicable state and local building codes, and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty;
- (c) If piers are used for the Home, they will be placed where recommended by the Home manufacturer;
- (d) The wheels, axles, towbar or hitch were removed when the Home was placed on the Property Address; and
- (e) The Home is (i) Permanently Affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the Land.

12. If the Homeowner is the owner of the Land, any conveyance or financing of the Home and the Land shall be a single transaction under applicable state law.

13. Other than those disclosed in this Affidavit, the Homeowner is not aware of (i) any other claim, lien or encumbrance affecting the Home, (ii) any facts or information known to the Homeowner that could reasonably affect the validity of the title of the Home or the existence or non-existence of security interests in it.

14. The Homeowner hereby initials one of the following choices, as it applies to title to the Home:

- ☒ A. The Home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the Homeowner, is attached to this Affidavit, or previously was recorded in the real property records of the jurisdiction where the Home is to be located.
- ☐ B. The Home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin.
- ☐ C. The manufacturer's certificate of origin and/or certificate of title to the Home ☐ shall be ☐ has been eliminated as required by applicable law.
- ☐ D. The Home shall be covered by a certificate of title.

15. This Affidavit is executed by Homeowner pursuant to applicable state law.

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.



LOAN #: 000670230896899

This Affidavit is executed by Homeowner(s) and Lienholder(s) pursuant to applicable state law and shall be recorded in the real property records in the county in which the real property and manufactured home are located.



JEREMY J DAY

10-23-23
10-16-23 (Seal)
DATE

State of INDIANA
County of WAYNE

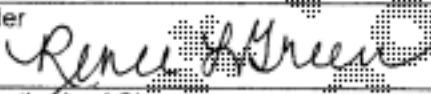
KS 23
This record was acknowledged before me on this 16 day of October 2023 by JEREMY J DAY.

My commission expires:

 KRISTIE SHOOK
Notary Public, State of Indiana
Wayne County
Commission Number: NP0750514
My Commission Expires
August 01, 2031
Notary Public Signature

IN WITNESS WHEREOF, Lender, being duly sworn on oath, intends that the Home be and remain Permanently Affixed to the Land and that the Home be an immovable fixture and not as personal property.

Thrive Mortgage, LLC, a Limited Liability Company

Lender

By: Authorized Signature

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

ICM Mortgage Technology, Inc.

Page 4 of 5

L00000MNARDU 0615
L00000MNARLU (CLS)
10/16/2023 11:39 AM PST



LOAN #: 000670230896999

STATE OF: Indiana

COUNTY OF: Wayne

SS.:

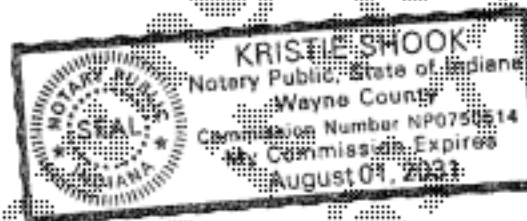
On the 23 day of October in the year 2023 before me, the undersigned, a Notary Public in and for said State, personally appeared

Renee Green

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Kristie Shook
Notary Signature

Official Seal:



Notary Printed Name

Notary Public; State of
Qualified in the County of
My Commission expires:

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

100 Mortgage Technology, Inc.

Page 5 of 5

L00000MNARDU 0615
L00000MNARLU (CLS)
10/23/2023 11:48 AM PST



LOAN #: 000670230896999

**MANUFACTURED HOME RIDER TO THE MORTGAGE/
DEED OF TRUST/TRUST INDENTURE
OR OTHER SECURITY INSTRUMENT**

This Rider is made this **23rd** day of **October, 2023** and is incorporated into and shall be deemed to amend and supplement the Mortgage/Deed of Trust/Trust Indenture or Other Security Instrument (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **Thrive Mortgage, LLC, a Limited Liability Company**

(the "Note Holder")
of the same date (the "Note") and covering the property described in the Security Instrument and located at **7287 N CARLOS RD, Williamsburg, IN 47393**

(Property Address)

LEGAL DESCRIPTION:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF
AS "EXHIBIT A".**

APN #: 008-00145-01

MODIFICATIONS: In addition to the covenants and agreements made in the Security Instrument, Borrowers and Note Holder further covenant and agree as follows:

A. PROPERTY:

Property, as the term is defined herein, shall also encompass the following manufactured home (the "Manufactured Home"):

New ☐ Used ☒ Year **2001** Length **40** Width **27**

Manufacturer/Make: **PALM HARBOR**

Model Name or Model No. _____

Serial No. **26462**

Serial No. _____

Serial No. _____

Serial No. _____

Certificate of Title Number _____

☒ No Certificate of Title
has been issued.

B. ADDITIONAL COVENANTS OF BORROWER:

(a) Borrower(s) covenant and agree that they will comply with all state and local laws and regulations regarding the affixation of the Manufactured Home to the real property described herein including, but not limited to, surrendering the Certificate of Title (if required) and obtaining the requisite governmental approval and executing any documentation necessary to classify the Manufactured Home as real property under state and local law.



LOAN #: 000670230896999

- (b) That the Manufactured Home described above shall be, at all times, and for all purposes, permanently affixed to and part of the real property legally described herein.
- (c) Borrower(s) covenant that affixing the Manufactured Home to the real property legally described herein does not violate any zoning laws or other local requirements applicable to manufactured homes and further covenant that the Manufactured Home has been delivered and installed to their satisfaction and is free from all defects.

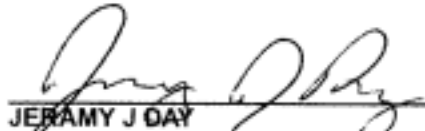
C. RESPONSIBILITY FOR IMPROVEMENTS:

Note Holder/Lender shall not be responsible for any improvements made or to be made, or for their completion relating to the real property, and shall not in any way be considered a guarantor of performance by any person or party providing or effecting such improvements.

D. INVALID PROVISIONS:

If any provision of this Security Instrument is declared invalid, illegal or unenforceable by a court of competent jurisdiction, then such invalid, illegal or unenforceable provisions shall be severed from this Security Instrument and the remainder enforced as if such invalid, illegal or unenforceable provision is not a part of this Security Instrument.

By signing this, Borrower(s) agree to all of the above.


JEREMY J DAY

10-23-23 (Seal)
DATE



EXHIBIT A

Being a part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, in Green Township, Wayne County, Indiana, and being more particularly described as follows:

Beginning at an iron pipe found on the west line of the Southwest Quarter of said Section 12, said iron pipe being 946.24 feet north of a copperweld found at the southwest corner of said Southwest Quarter, and running thence from said beginning point, continuing north, along the west line of said Southwest Quarter (assuming said west line runs north and so forth), 250.00 feet to an iron rod set; thence south 89 degrees 40' 15" east, parallel to the north line of said Southwest Quarter, 846.31 feet to an iron rod set; thence south 00 degrees 42' 25" west, 250.00 feet to a point, witness a wood post found 0.83 feet south 00 degrees 42' 25" west of the true corner; thence north 89 degrees 40' 15" west, parallel to said north line, 843.23 feet to the place of beginning, containing an area of 4.848 acres.

**AFFIDAVIT OF TRANSFER TO REAL ESTATE**

State Form 51408 (R4 / 1-17)

INDIANA BUREAU OF MOTOR VEHICLES

INDIANA BUREAU OF MOTOR VEHICLES

ATRE Department

100 North Senate Avenue, N417

Indianapolis, IN 46204

* This agency is requesting disclosure of your Social Security Number / Federal Identification Number to ensure accuracy of records in accordance with IC 4-1-8-1. Disclosure is voluntary and you will not be penalized for refusal.

- INSTRUCTIONS:**
1. Complete in blue or black ink, or print form.
 2. Mail the completed form and supporting documents to the address indicated above.

Section 1 - Manufactured Home Owner

Name of Applicant (last, first, middle initial or company name)

Jeremy L. Day

Indiana Driver's License Number, Social Security Number, or Federal Identification Number

[REDACTED]

Address (number and street)

7287 N Carlos Rd

City

Williamsburg

State

IN

ZIP Code

47393

Section 2 - Return Packet Address

Include the name and address to which documents should be returned if different from the manufactured home owner.

Name (last, first, middle initial or company name)

Freedom Title Co., Inc.

Address (number and street)

700 E Main St.

City

Richmond

State

IN

ZIP Code

47374

Section 3 - Manufactured Home Information

Year

2001

Make

PALM HARBOR

Model

PALM HARBOR

Provide at least one of the following (required):

☐ Unique Serial Number:☒ HUD Certification Number: PES706171 PES706172☐ Special Identification Number issued by the Bureau.

Lienholder Name (if applicable)

Thrive Mortgage LLC

Lienholder Address (number and street)

4819 Williams Drive

City

Georgetown

State

TX

ZIP Code

78633

Section 4 - Real Estate Information

Address (number and street)

7287 Carlos Rd

City

Williamsburg

State

IN

ZIP Code

47393

County

Wayne

Parcel Number (required)

89-06-12-000-313-01-013

tax ID 008-08145-01

Legal Description of Real Estate (required. Attach additional sheets if necessary)

See attached Exhibit A

HAS ALREADY BEEN LISTED FOR TAXATION

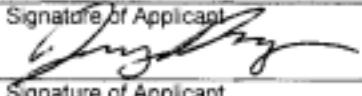
Mark A. Hoshel

AUDITOR OF WAYNE COUNTY

Dated this 6th day of November, 2023

Section 5 - Attestation of Permanent Attachment to Real Estate

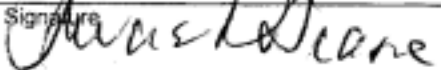
I swear and affirm under the penalties for perjury that the manufactured home, as described in Section 3 above, is permanently attached to real estate, as described in Section 4 above, and that the information I have entered on this form is correct. I understand that making a false statement on this form may constitute the crime of perjury.

| | | |
|---|-------------------------------|-------------------------------------|
| Signature of Applicant  | Printed Name Jeramy J. Day | Date Signed (mm/dd/yyyy) 9/28/23 |
| Signature of Applicant | Printed Name | Date Signed (mm/dd/yyyy) |

Section 6 - Notary Certification

State of In } SS:
County of Wayne } SS:

Sworn to before me, a Notary Public, in and for said County, this 28 day of Sept, 2023.

| | | |
|--|---------------------------------|------------------------------|
| Signature  | Printed Name Tricia K. Frame | Date (mm/dd/yyyy) 9/28/23 |
|--|---------------------------------|------------------------------|

**Section 7 - AFFIDAVIT OF TRANSFER TO REAL ESTATE**

BMV Use Only

The Indiana Bureau of Motor Vehicles certifies that this manufactured home has been "retired" from the Bureau's active title file and no further transactions will be allowed.

It is the responsibility of the owner of the manufactured home/real estate, in accordance with Indiana Code 9-17-6-15.3, to deliver this document to the county auditor for endorsement required by Indiana Code 36-2-9-18. Furthermore, it is also the responsibility of the owner of the manufactured home/real estate to record this Affidavit of Transfer to Real Estate in the county in which the manufactured home/real estate is located.

In testimony whereof, I and my duly authorized representative execute this certification and affix the seal of the Indiana Bureau of Motor Vehicles.

(Seal of the Indiana Bureau of Motor Vehicles)

This instrument was prepared by the Indiana Bureau of Motor Vehicles. I swear and 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.

| | | | |
|---|-------------------------------------|-------------|----------------------------------|
| Designee of Indiana Bureau of Motor Vehicles, Commissioner  | Printed Name Jennifer Sutherland | Title Bm | Date (mm/dd/yyyy) OCT 10 2023 |
|---|-------------------------------------|-------------|----------------------------------|

The filing in the appropriate county recorder's office of this completed affidavit with the retired certificate of title, if available, is deemed a conversion of the manufactured home that is attached to real estate by a permanent foundation to an improvement upon the real estate upon which it is located. However, a filing is not required for a person who converts a manufactured home that is attached to real estate by a permanent foundation to an improvement upon the real estate upon which it is located.

EXHIBIT A

Being a part of the Southwest Quarter of Section 12, Township 17 North, Range 13 East, in Green Township, Wayne County, Indiana, and being more particularly described as follows:

Beginning at an iron pipe found on the west line of the Southwest Quarter of said Section 12, said iron pipe being 946.24 feet north of a copperweld found at the southwest corner of said Southwest Quarter, and running thence from said beginning point, continuing north, along the west line of said Southwest Quarter (assuming said west line runs north and south), 250.00 feet to an iron rod set; thence south 89 degrees 40' 15" east, parallel to the north line of said Southwest Quarter, 846.31 feet to an iron rod set; thence south 00 degrees 42' 25" west, 250.00 feet to a point, witness a wood post found 0.83 feet south 00 degrees 42' 25" west of the true corner; thence north 89 degrees 40' 15" west, parallel to said north line, 843.23 feet to the place of beginning, containing an area of 4.848 acres.

Search Results for:

SECTION: 12
TOWNSHIP: 17
RANGE: 13
QUARTER: SW
REGION: Wayne County, IN
DOCUMENTS VALIDATED THROUGH: 07/16/2025 4:27 PM

Showing 149 results

Filter:

| Document Details | County | Date | Type | Name | Legal |
|------------------------------------|--------|------------|------------------------|---|------------------------------------|
| Book 84, Page 460 | Wayne | 11/09/1886 | DEED : DEED-WARRANTY | Search BALL, DAVID Search BALL, LYNDEN Search BALL, MARY A Search GIBNER, SARAH A | Search 12-17-13 SW |
| Book 137, Page 434 | Wayne | 09/08/1913 | DEED : DEED-GUARDIAN'S | Search HENNING, SANFORD E Search LUCAS, SETH Search HOOVER, ORVILLE S Search HOOVER, WILLIAM M | Search 12-17-13 SW |
| Book 140, Page 516 | Wayne | 04/28/1915 | DEED : DEED-WARRANTY | Search HOOVER, ORVILLE S Search ROLLER, WILLIAM M Search JOHN, LOA B | Search 12-17-13 SW |
| Book 145, Page 197 | Wayne | 08/20/1917 | DEED : DEED-WARRANTY | Search ROLLER, ALICE B Search ROLLER, WILLIAM M Search HOOVER, ORVILLE S | Search 12-17-13 SW |
| Book 148, Page 240 | Wayne | 03/03/1919 | DEED : DEED-WARRANTY | Search HOOVER, DORA M Search HOOVER, ORVILLE S Search STEELE, HATTIE Search STEELE, MARTIN D | Search 12-17-13 SW |
| Book 151, Page 189 | Wayne | 02/26/1920 | DEED : DEED-WARRANTY | Search STEELE, HATTIE L Search STEELE, MARTIN D Search MCKEE, CLIFFORD B Search MCKEE, OPHA | Search 12-17-13 SW |
| Book 164, Page 507 | Wayne | 09/04/1925 | DEED : DEED-WARRANTY | Search MCKEE, CLIFFORD B Search MCKEE, OPHA Search ISERMAN, ALVENA | Search 12-17-13 SW |
| Book 166, Page 425 | Wayne | 05/06/1926 | DEED : DEED-WARRANTY | Search ISERMAN, ALVINA Search ARNETT, GLADYS L Search ARNETT, LUTHER | Search 12-17-13 SW |
| Book 178, Page 146 | Wayne | 07/05/1930 | DEED : DEED-WARRANTY | Search DAVIS, ISAAC P Search DAVIS, LORINDA J Search ECKHARDT, MAMIE Search ECKHARDT, OLIVER O | Search 12-17-13 SW |

| Document Details | County | Date | Type | Name | Legal |
|------------------------------------|--------|------------|------------------------|---|--|
| Book 182, Page 2 | Wayne | 04/01/1932 | DEED : DEED-WARRANTY | Search CAIN, FRED Search CAIN, HARVEY A Search CAIN, MARY A Search WILLIAMS, ABBIE M | Search 12-17-13 SW |
| Book 183, Page 130 | Wayne | 01/14/1933 | DEED : DEED-WARRANTY | Search WILLIAMS, ABBIE M Search GINGRY, CHLOE Search GINGRY, CLAUDE C | Search 12-17-13 SW |
| Book 187, Page 265 | Wayne | 06/08/1935 | DEED : DEED-WARRANTY | Search ECKLARDT, OLIVER O Search CLARK, MARY JANE Search CLARK, RENA F | Search 12-17-13 SW |
| Book 33, Page 428 | Wayne | 12/27/1938 | EASEMENT : EASEMENT | Search GINGR, CHLOE Search GINGRY, CLAUDE C Search WAYNE COUNTY REMC Search WAYNE COUNTY RURAL ELECTRIC MEMBERSHIP CORPORATION | Search 12-17-13 SW |
| Book 33, Page 429 | Wayne | 12/27/1938 | EASEMENT : EASEMENT | Search CLARK, MARY J Search CLARK, RENA Search WAYNE COUNTY REMC Search WAYNE COUNTY RURAL ELECTRIC MEMBERSHIP CORPORATION | Search 12-17-13 SW |
| Book 33, Page 483 | Wayne | 01/21/1939 | EASEMENT : EASEMENT | Search OLER, JAMES M Search WAYNE COUNTY REMC Search WAYNE COUNTY RURAL ELECTRIC MEMBERSHIP CORPORATION | Search 12-17-13 SW |
| Book 33, Page 497 | Wayne | 01/21/1939 | EASEMENT : EASEMENT | Search WEAVER, FRANCES M Search WEAVER, H J Search WAYNE COUNTY REMC Search WAYNE COUNTY RURAL ELECTRIC MEMBERSHIP CORPORATION | Search 12-17-13 NW Search 12-17-13 SW |
| Book 196, Page 552 | Wayne | 08/28/1939 | DEED : DEED-WARRANTY | Search ARNETT, DELLA Search ARNETT, GLADYS L Search ARNETT, LUTHER Search ARNETT, LUTHER see details for more | Search 12-17-13 SW |
| Book 196, Page 553 | Wayne | 08/28/1939 | DEED : DEED-WARRANTY | Search BAILEY, JESSE A Search ARNETT, DELLA Search ARNETT, LUTHER | Search 12-17-13 SW |
| Book 198, Page 566 | Wayne | 07/19/1940 | DEED : DEED-QUIT CLAIM | Search CAIN, ADDA Search CAIN, FRED Search GINGRY, CHLOE Search GINGRY, CLAUDE C | Search 12-17-13 SW |

| Document Details | County | Date | Type | Name | Legal |
|------------------------------------|--------|------------|------------------------|---|--|
| Book 198, Page 567 | Wayne | 07/19/1940 | DEED : DEED-WARRANTY | Search GINGRY, CHLOE Search GINGRY, CLAUDE C Search RIDOUT, BELLE Search RIDOUT, WILLIAM A | Search 12-17-13 SW |
| Book 205, Page 66 | Wayne | 02/25/1943 | DEED : DEED-WARRANTY | Search JOHN, ALBERTA H Search JOHN, EDWARD M Search JOHN, ELMER R Search RIDOUT, MARY BELLE see details for more | Search 12-17-13 SW |
| Book 212, Page 526 | Wayne | 05/16/1946 | DEED : DEED-TAX TITLE | Search AUDITOR OF WAYNE COUNTY Search OLER, AMANDA Search OLER, JAMES M Search JOHNS, E M | Search 12-17-13 SW |
| Book 217, Page 203 | Wayne | 02/03/1947 | DEED : DEED-TAX TITLE | Search AUDITOR OF WAYNE COUNTY Search OLER, AMANDA M Search WAYNE COUNTY AUDITOR Search JOHNS, EDWARD M | Search 12-17-13 SW |
| Book 217, Page 206 | Wayne | 02/03/1947 | DEED : DEED-TAX TITLE | Search AUDITOR OF WAYNE COUNTY Search OLER, AMANDA Search OLER, JAMES M Search WAYNE COUNTY AUDITOR see details for more | Search 12-17-13 SW |
| Book 217, Page 478 | Wayne | 03/07/1947 | DEED : DEED-QUIT CLAIM | Search JOHNS, EDWARD M Search JACKSON, ELIZABETH L Search JACKSON, PAUL T | Search 12-17-13 SW Search 12-17-13 SW |
| Book 230, Page 355 | Wayne | 06/14/1949 | DEED : DEED-WARRANTY | Search JACKSON, ELIZABETH L Search JACKSON, PAUL T Search CLARK, MARY JANE Search CLARK, RENA F | Search 12-17-13 SW Search 12-17-13 SW |
| Book 230, Page 356 | Wayne | 06/14/1949 | DEED : DEED-WARRANTY | Search RIDOUT, MARY BELLE Search RIDOUT, WILLIAM A Search RIDOUT, WILLIAM ALFRED Search CLARK, MARY JANE see details for more | Search 12-17-13 SW Search 12-17-13 SW |
| Book 231, Page 98 | Wayne | 07/18/1949 | DEED : DEED-PATENT | Search UNITED STATES OF AMERICA Search HARRIS, OBADIAH Search MARTINDALE, MOSES | Search 12-17-13 SW |
| Book 241, Page 243 | Wayne | 03/14/1951 | DEED : DEED-WARRANTY | Search ARNETT, DELLA Search CATES, JOHN P Search CATES, MAX | Search 12-17-13 SW |

| Document Details | County | Date | Type | Name | Legal |
|------------------------------------|--------|------------|------------------------|---|--|
| Book 253, Page 289 | Wayne | 02/18/1953 | DEED : DEED-WARRANTY | Search CATES, JOAN L Search CATES, JOHN P Search CATES, MAX | Search 12-17-13 SW |
| Book 253, Page 290 | Wayne | 02/18/1953 | DEED : DEED-WARRANTY | Search CATES, MAX Search CATES, ROBERTA M Search HARRIS, WINDSOR B | Search 12-17-13 SW |
| Book 253, Page 291 | Wayne | 02/18/1953 | DEED : DEED-QUIT CLAIM | Search HARRIS, WINDSOR B Search CATES, MAX Search CATES, ROBERTA M | Search 12-17-13 SW |
| Book 336, Page 298 | Wayne | 10/02/1967 | DEED : DEED-WARRANTY | Search CATES, MAX Search CATES, ROBERTA M Search CLARK, BOYD L Search CLARK, CEINWEN | Search 12-17-13 SW |
| Book 338, Page 79 | Wayne | 01/26/1968 | DEED : DEED-WARRANTY | Search CLARK, MARY JANE Search CLARK, RENA F Search DAY, HOMER Search DAY, LENA | Search 12-17-13 SW Search 12-17-13 SW Search 12-17-13 SW Search 12-17-13 SW see details for more |
| Book 344, Page 28 | Wayne | 02/14/1969 | DEED : DEED-WARRANTY | Search DAY, HOMER Search DAY, LENA Search KING, ELIZABETH | Search 12-17-13 SW |
| Book 356, Page 197 | Wayne | 08/20/1971 | DEED : DEED-WARRANTY | Search DAY, HOMER Search DAY, LENA Search KERN, MICHAEL D Search KERN, VIRGINIA K | Search 12-17-13 SW |
| Book 417, Page 6 | Wayne | 09/27/1971 | MORT : MORTGAGE | Search DAY, HOMER Search DAY, LENA Search PEOPLES STATE BANK | Search 12-17-13 SW Search 12-17-13 SW Search 12-17-13 SW |
| Book 421, Page 109 | Wayne | 04/05/1972 | MORT : MORTGAGE | Search CLARK, BOYLD L Search CLARK, CEIWEN Search SECOND NATIONAL BANK OF RICHMOND | Search 12-17-13 SW |
| Book 421, Page 201 | Wayne | 04/12/1972 | MORT : MORTGAGE | Search KERN, MICHAEL D Search KERN, VIRGINIA K Search SECOND NATIONAL BANK OF RICHMOND | Search 12-17-13 SW |
| Book 360, Page 266 | Wayne | 05/22/1972 | DEED : DEED-WARRANTY | Search CLARK, BOYD L Search CLARK, CEINWEN Search COATES, BILLY T Search COATES, KAREN L | Search 12-17-13 SW |
| Book 425, Page 408 | Wayne | 09/26/1972 | MORT : MORTGAGE | Search DAY, HOMER Search DAY, LENA Search PEOPLES STATE BANK | Search 12-17-13 SW |

| Document Details | County | Date | Type | Name | Legal |
|------------------------------------|--------|------------|----------------------|---|--|
| Book 362, Page 577 | Wayne | 10/23/1972 | DEED : DEED-WARRANTY | Search DAY, HOMER Search DAY, LENA Search DREW, LLOYD E Search DREW, ROSEMARY E | Search 12-17-13 SW |
| Book 366, Page 401 | Wayne | 06/11/1973 | DEED : DEED-WARRANTY | Search KERN, MICHAEL D Search KERN, VIRGINIA K Search MATHENY, RONALD L Search MATHENY, SHARON I | Search 12-17-13 SW |
| Book 432, Page 5 | Wayne | 06/11/1973 | MORT : MORTGAGE | Search MATHENY, RONALD L Search MATHENY, SHARION I Search FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF RICHMOND | Search 12-17-13 SW |
| Book 373, Page 203 | Wayne | 06/25/1974 | DEED : DEED-WARRANTY | Search DAY, HOMER Search DAY, LENA Search OLER, EMMIE Search OLER, HAROLD C | Search 12-17-13 SW |
| Book 373, Page 204 | Wayne | 06/25/1974 | DEED : DEED-WARRANTY | Search OLER, EMMIE Search OLER, HAROLD C Search CLARK, MARKUS A Search CLARK, SANDRA L | Search 12-17-13 SW |
| Book 373, Page 205 | Wayne | 06/25/1974 | DEED : DEED-WARRANTY | Search CLARK, MARKUS A Search CLARK, SANDRA L Search CARLTON, JIMMIE L | Search 12-17-13 SW |
| Book 375, Page 164 | Wayne | 10/29/1974 | DEED : DEED-WARRANTY | Search KING, ELIZABETH Search FOX, ARVIL Search FOX, BETTY J | Search 12-17-13 SW |
| Book 375, Page 165 | Wayne | 10/29/1974 | DEED : DEED-WARRANTY | Search FOX, ARVIL Search FOX, BETTY J Search RESETAR, MARCELLA Search RESETAR, RICHARD E | Search 12-17-13 SW |
| Book 446, Page 558 | Wayne | 04/22/1975 | MORT : MORTGAGE | Search DAY, HOMER Search DAY, LENA Search FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF FORT WAYNE | Search 12-17-13 SW Search 12-17-13 SW |
| Book 379, Page 218 | Wayne | 08/05/1975 | DEED : DEED-WARRANTY | Search CARLTON, JIMMIE L Search VANCE, JEANNE K Search VANCE, LOREN A | Search 12-17-13 SW |
| Book 449, Page 379 | Wayne | 08/05/1975 | MORT : MORTGAGE | Search VANCE, JEANNE K Search VANCE, LOREN A Search PEOPLES HOME AND SAVINGS ASSOCIATION OF RICHMOND | Search 12-17-13 SW |

| Document Details | County | Date | Type | Name | Legal |
|------------------------------------|--------|------------|----------------------|---|--|
| Book 451, Page 5 | Wayne | 10/06/1975 | MORT : MORTGAGE | Search RESETAR, MARCELLA Search RESETAR, RICHARD Search LEAVELL & BATES INC | Search 12-17-13 SW |
| Book 451, Page 455 | Wayne | 11/10/1975 | MORT : MORTGAGE | Search DAY, HOMER Search DAY, LENA Search PEOPLES STATE BANK | Search 12-17-13 SW Search 12-17-13 SW |
| Book 383, Page 623 | Wayne | 05/07/1976 | DEED : DEED-WARRANTY | Search VANCE, JEANNE K Search VANCE, LOREN A Search ANDERSON, JERRY M Search ANDERSON, LUCY M | Search 12-17-13 SW |
| Book 386, Page 221 | Wayne | 08/31/1976 | DEED : DEED-WARRANTY | Search DAY, HOMER Search DAY, LENA Search HICKS, EVELYN Search HICKS, WILLIE | Search 12-17-13 SW |
| Book 459, Page 450 | Wayne | 08/31/1976 | MORT : MORTGAGE | Search HICKS, EVELYN Search HICKS, WILLIE Search SECOND NATIONAL BANK OF RICHMOND | Search 12-17-13 SW |
| Book 460, Page 481 | Wayne | 09/27/1976 | MORT : MORTGAGE | Search ANDERSON, JERRY M Search ANDERSON, LUCY Search RUSHVILLE PRODUCTION CREDIT ASSOCIATION | Search 12-17-13 SW |
| Book 466, Page 119 | Wayne | 03/31/1977 | MORT : MORTGAGE | Search RESETAR, MARCELLA Search RESETAR, RICHARD Search LEAVELL & BATES INC | Search 12-17-13 SW |
| Book 397, Page 264 | Wayne | 05/15/1978 | DEED : DEED-WARRANTY | Search DAY, HOMER Search DAY, LENA Search BEATY, KENNETH LEE | Search 12-17-13 SW |
| Book 403, Page 183 | Wayne | 04/19/1979 | DEED : DEED-WARRANTY | Search DAY, HOMER Search DAY, LENA Search MCVEY, ELIGE Search MCVEY, SARAH | Search 12-17-13 SW |
| Book 134, Page 74 | Wayne | 05/09/1980 | MISC : CONTRACT | Search BEATY, KENNETH LEE Search ADAMS, GREGORY J | Search 12-17-13 SW |
| Book 416, Page 482 | Wayne | 11/04/1981 | DEED : DEED-WARRANTY | Search ANDERSON, JERRY M Search ANDERSON, LUCY M Search JENNINGS, BRIAN LEE Search JENNINGS, JERRY L | Search 12-17-13 SW |

| Document Details | County | Date | Type | Name | Legal |
|------------------------------------|--------|------------|------------------------|--|------------------------------------|
| Book 142, Page 143 | Wayne | 04/22/1982 | MISC : OIL & GAS LEASE | Search COATS, BILLY T Search COATS, KAREN L Search OHIO OIL & GAS | Search 12-17-13 SW |
| Book 142, Page 362 | Wayne | 05/06/1982 | MISC : CONTRACT | Search JENNINGS, JERRY L Search JENNINGS, KAREN SUE Search DUNKIN, BEVERLY Search DUNKIN, BOBBY | Search 12-17-13 SW |
| Book 424, Page 211 | Wayne | 09/08/1983 | DEED : DEED-WARRANTY | Search DREW, LLOYD E Search DREW, ROSEMARY E Search POINDEXTER, JOAN M Search POINDEXTER, RALPH E | Search 12-17-13 SW |
| Book 426, Page 64 | Wayne | 01/24/1984 | DEED : DEED-WARRANTY | Search MCVEY, SARAH Search MCVEY, MICHAEL DUANE | Search 12-17-13 SW |
| Book 428, Page 257 | Wayne | 07/10/1984 | DEED : DEED-WARRANTY | Search BEATY, KENNETH LEE Search ADAMS, GREGORY J | Search 12-17-13 SW |
| Book 428, Page 443 | Wayne | 08/01/1984 | DEED : DEED-WARRANTY | Search JENNINGS, BRIAN LEE Search JENNINGS, JERRY L Search DUNKIN, BEVERLY Search DUNKIN, BOBBY | Search 12-17-13 SW |
| Book 152, Page 487 | Wayne | 11/16/1984 | LIEN : MECHANIC'S LIEN | Search RESETAR, MARCELLA Search RESETAR, RICHARD E Search KETTLER INC, L M Search LM KETTLER INC | Search 12-17-13 SW |
| Book 431, Page 462 | Wayne | 03/11/1985 | DEED : DEED-WARRANTY | Search ADAMS, GREGORY J Search BLUNK, DALE R Search BLUNK, DARLA K | Search 12-17-13 SW |
| Book 446, Page 184 | Wayne | 07/28/1987 | DEED : DEED-WARRANTY | Search COATES, BILLY T Search COATES, KAREN L Search COATES, RICKI T | Search 12-17-13 SW |
| Book 446, Page 249 | Wayne | 07/30/1987 | DEED : DEED-WARRANTY | Search MATHENY, RONALD L Search MATHENY, SHARION T Search GIRARDI, GERALD A Search GIRARDI, LINDA K | Search 12-17-13 SW |
| Book 671, Page 349 | Wayne | 08/22/1989 | MORT : MORTGAGE | Search RESETAR, MARCELLA Search RESETAR, RICHARD E Search KRYSTAL KLEAR SALES & SERVICE | Search 12-17-13 SW |

| Document Details | County | Date | Type | Name | Legal |
|------------------------------------|--------|------------|------------------------|---|--|
| Book 712, Page 36 | Wayne | 06/28/1991 | MORT : MORTGAGE | Search GIRARDI, GERALD A Search GIRARDI, LINDA K Search BANK ONE INDIANAPOLIS NA | Search 12-17-13 SW |
| Book 479, Page 664 | Wayne | 03/01/1993 | DEED : DEED-QUIT CLAIM | Search MCVEY, MICHAEL DUANE Search MCVEY, CHERYL LYNN Search MCVEY, MICHAEL DUANE | Search 12-17-13 SW |
| Book 763, Page 103 | Wayne | 07/08/1993 | MORT : MORTGAGE | Search RESETAR, MARCELLA Search RESETAR, RICHARD E Search ASSOCIATES FINANCIAL SERVICES | Search 12-17-13 SW |
| 1994010242 | Wayne | 08/15/1994 | DEED : DEED-WARRANTY | Search COATES, RICKI T Search COATES, WILLIAM L Search BRYAN, KAREN L Search BRYAN, R DUANE | Search 12-17-13 SW |
| 1995011071 | Wayne | 10/27/1995 | MORT : MORTGAGE | Search RESETAR, MARCELLA Search RESETAR, RICHARD E Search ASSOCIATES FINANCIAL SERVICES, | Search 12-17-13 SW |
| 1995011461 | Wayne | 11/07/1995 | MORT : MORTGAGE | Search GIRARDI, GERALD A Search GIRARDI, LINDA K Search PEOPLES LOAN & TRUST BANK, | Search 12-17-13 SW |
| 1996000332 | Wayne | 01/12/1996 | DEED : DEED-WARRANTY | Search GIRARDI, GERALD A Search GIRARDI, LINDA K Search DENNEY, ALICIA J Search DENNEY, STEVEN R | Search 12-17-13 SW |
| 1996000333 | Wayne | 01/12/1996 | MORT : MORTGAGE | Search DENNEY, ALICIA J Search DENNEY, STEVEN R Search INLAND MORTGAGE CORPORATION | Search 12-17-13 SW |
| 1996000736 | Wayne | 01/24/1996 | MORT : MORTGAGE | Search LESTER, JOHN Search STAR BANK NA | Search 12-17-12 SE Search 12-17-13 SW |
| 1996002171 | Wayne | 03/04/1996 | EASEMENT : EASEMENT | Search RESETAR, MARCELLA Search RESETAR, RICHARD E Search WHITEWATER VALLEY REMC | Search 12-17-13 SW |
| 1996006325 | Wayne | 06/03/1996 | MORT : MORTGAGE | Search BLUNK, DALE R Search BLUNK, DARLA K Search STAR BANK NA, | Search 12-17-13 SW |

| Document Details | County | Date | Type | Name | Legal |
|----------------------------|--------|------------|------------------------|---|------------------------------------|
| 1996011616 | Wayne | 10/08/1996 | DEED : DEED-QUIT CLAIM | Search MCVEY, CHERYL LYNN Search MCVEY, MICHAEL DUANE Search MCVEY, MICHAEL DUANE | Search 12-17-13 SW |
| 1996012384 | Wayne | 10/28/1996 | DEED : DEED-WARRANTY | Search BLUNK, DALE R Search BLUNK, DARLA K Search HANDLEY, APRIL D Search HANDLEY, JEREMY J | Search 12-17-13 SW |
| 1996012385 | Wayne | 10/28/1996 | MORT : MORTGAGE | Search HANDLEY, APRIL D Search HANDLEY, JEREMY J Search HARRINGTON BANK, | Search 12-17-13 SW |
| 1997005150 | Wayne | 05/19/1997 | DEED : DEED-WARRANTY | Search HICKS, EVELYN Search HICKS, WILLIE Search HUFF, LOWELL Search HUFF, WILMA | Search 12-17-13 SW |
| 1997005491 | Wayne | 05/27/1997 | MORT : MORTGAGE | Search POINDEXTER, JOAN M Search POINDEXTER, RALPH E Search PEOPLES TRUST COMPANY, | Search 12-17-13 SW |
| 1997011471 | Wayne | 10/07/1997 | DEED : DEED-WARRANTY | Search POINDEXTER, JOAN M Search POINDEXTER, RALPH E Search BURKE, JOAN Search BURKE, OMER | Search 12-17-13 SW |
| 1997011472 | Wayne | 10/07/1997 | MORT : MORTGAGE | Search BURKE, JOAN Search BURKE, OMER Search PEOPLES TRUST COMPANY, | Search 12-17-13 SW |
| 1997012650 | Wayne | 11/03/1997 | MORT : MORTGAGE | Search DENNEY, ALICIA J Search DENNEY, STEVEN R Search STAR BANK NA, | Search 12-17-13 SW |
| 1999006904 | Wayne | 05/18/1999 | DEED : DEED-QUIT CLAIM | Search DAY, HOMER Search DAY, LENA Search DAY, HOMER Search DAY, JERAMY JOHN see details for more | Search 12-17-13 SW |
| 1999009100 | Wayne | 06/30/1999 | DEED : DEED-QUIT CLAIM | Search DAY, HOMER Search DAY, JERAMY JOHN Search DAY, LENA Search DAY, HOMER see details for more | Search 12-17-13 SW |
| 1999009354 | Wayne | 07/08/1999 | MORT : MORTGAGE | Search DAY, HOMER Search DAY, JERAMY JOHN Search DAY, LENA Search FIRSTAR BANK NA, | Search 12-17-13 SW |

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|----------------------------|--------|------------|----------------------|---|------------------------------------|
| 1999016137 | Wayne | 12/01/1999 | DEED : DEED-WARRANTY | Search BURKE, JOAN Search BURKE, OMER Search BAXTER, DORI J Search BAXTER, KENT A | Search 12-17-13 SW |
| 1999016138 | Wayne | 12/01/1999 | MORT : MORTGAGE | Search BAXTER, DORI L Search BAXTER, KENT A Search PEOPLES TRUST COMPANY, | Search 12-17-13 SW |
| 2000013142 | Wayne | 11/30/2000 | MORT : MORTGAGE | Search RESETAR, MARCELLA Search RESETAR, RICHARD E Search ASSOCIATES FINANCIAL SERVICES | Search 12-17-13 SW |
| 2001004338 | Wayne | 04/16/2001 | MORT : MORTGAGE | Search DENNEY, ALICIA J Search DENNEY, STEVEN Search DENNEY, STEVEN R Search ABN AMRO MORTGAGE GROUP INC | Search 12-17-13 SW |
| 2001004681 | Wayne | 04/20/2001 | DEED : DEED-WARRANTY | Search DAY, HOMER Search DAY, JERAMY JOHN Search DAY, LENA Search DAY, JERAMY JOHN | Search 12-17-13 SW |
| 2001007046 | Wayne | 06/06/2001 | DEED : DEED-WARRANTY | Search DAY, JERAMY JOHN Search DAY, JERAMY JOHN Search DOOLIN, AMBER | Search 12-17-13 SW |
| 2001007054 | Wayne | 06/07/2001 | MORT : MORTGAGE | Search DAY, JERAMY JOHN Search DOOLIN, AMBER Search CIT GROUP SALES FINANCING INC | Search 12-17-13 SW |
| 2001008998 | Wayne | 07/16/2001 | MORT : MORTGAGE | Search BAXTER, DORI J Search BAXTER, KENT A Search FIRSTAR BANK NA | Search 12-17-13 SW |
| 2001012706 | Wayne | 10/03/2001 | MORT : MORTGAGE | Search BAXTER, DORI J Search BAXTER, KENT A Search PEOPLES TRUST COMPANY | Search 12-17-13 SW |
| 2002006366 | Wayne | 05/13/2002 | DEED : DEED-WARRANTY | Search DENNEY, ALICIA J Search DENNEY, STEVEN R Search ROLLF, CHANG H Search ROLLF, LANCE R | Search 12-17-13 SW |
| 2002006367 | Wayne | 05/13/2002 | MORT : MORTGAGE | Search ROLLF, CHANG H Search ROLLF, LANCE R Search NATIONAL CITY MORTGAGE COMPANY | Search 12-17-13 SW |
| 2002006622 | Wayne | 05/17/2002 | MORT : MORTGAGE | Search HANDLEY, APRIL D Search HANDLEY, JEREMY J Search FIRST NATIONAL BANK & TRUST | Search 12-17-13 SW |

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|----------------------------|--------|------------|------------------------|---|------------------------------------|
| 2002014837 | Wayne | 10/29/2002 | MORT : MORTGAGE | Search HANDLEY, APRIL D Search HANDLEY, JEREMY J Search FIRST NATIONAL BANK & TRUST | Search 12-17-13 SW |
| 2002017137 | Wayne | 12/09/2002 | MORT : MORTGAGE | Search BAXTER, DORI J Search BAXTER, KENT A Search MAINSOURCE BANK | Search 12-17-13 SW |
| 2003002082 | Wayne | 02/05/2003 | DEED : DEED-QUIT CLAIM | Search DAY, AMBER Search DAY, JERAMY JOHN Search DOOLIN, AMBER Search DAY, AMBER see details for more | Search 12-17-13 SW |
| 2003002083 | Wayne | 02/05/2003 | MORT : MORTGAGE | Search DAY, AMBER Search DAY, JERAMY JOHN Search LONG BEACH MORTGAGE COMPANY | Search 12-17-13 SW |
| 2003004345 | Wayne | 03/21/2003 | MORT : MORTGAGE | Search RESETAR, MARCELLA Search RESETAR, RICHARD E Search IRWIN MORTGAGE CORPORATION Search MORTGAGE ELECTRONIC REGISTRATION | Search 12-17-13 SW |
| 2003004352 | Wayne | 03/21/2003 | MORT : MORTGAGE | Search BAXTER, DORI J Search BAXTER, KENT A Search US BANK NATIONAL ASSOCIATION ND | Search 12-17-13 SW |
| 2006001621 | Wayne | 02/10/2006 | MORT : MORTGAGE | Search HANDLEY, APRIL D Search HANDLEY, JEREMY J Search MAINSOURCE BANK | Search 12-17-13 SW |
| 2006002311 | Wayne | 02/28/2006 | MORT : MORTGAGE | Search HANDLEY, APRIL D Search HANDLEY, JEREMY J Search MAINSOURCE BANK | Search 12-17-13 SW |
| 2006008962 | Wayne | 08/03/2006 | DEED : DEED-WARRANTY | Search DAY, HOMER Search DAY, JERAMY JOHN Search DAY, JERAMY JOHN Search SANTIAGO, CHARLENE DAY | Search 12-17-13 SW |
| 2009001326 | Wayne | 02/12/2009 | MORT : MORTGAGE | Search BAXTER, DORI J Search BAXTER, KENT A Search MAINSOURCE BANK | Search 12-17-13 SW |
| 2009002487 | Wayne | 03/13/2009 | MORT : MORTGAGE | Search BAXTER, DORI J Search BAXTER, KENT A Search MAINSOURCE BANK | Search 12-17-13 SW |

| Document Details | County | Date | Type | Name | Legal |
|----------------------------|--------|------------|----------------------------------|--|------------------------------------|
| 2009010401 | Wayne | 11/03/2009 | DEED : DEED-WARRANTY | Search MCVEY, MICHAEL DUANE Search CRASS, DONALD L Search CRASS, LYNNE M | Search 12-17-13 SW |
| 2010001427 | Wayne | 03/01/2010 | PLAT : SPECIAL EXCEPTION | Search BZA 2010-04 Search BZA 201004 Search RESETAR, RICHARD E Search BOARD OF ZONING APPEALS, WAYNE COUNTY see details for more | Search 12-17-13 SW |
| 2013006169 | Wayne | 07/10/2013 | DEED : AFFIDAVIT OF SURVIVORSHIP | Search RESETAR, RICHARD E Search RESETAR, DILLON GREGORY Search RESETAR, JOHN R Search STEWART, MARGARET ANNE | Search 12-17-13 SW |
| 2013010241 | Wayne | 11/22/2013 | DEED : DEED-WARRANTY | Search RESETAR, DILLON GREGORY Search RESETAR, DYLAN GREGORY Search RESETAR, JOHN R Search STEWART, MARGARET ANNE see details for more | Search 12-17-13 SW |
| 2014003020 | Wayne | 05/01/2014 | MORT : MORTGAGE | Search ROLLF, CHANG H Search ROLLF, LANCE R Search PNC MORTGAGE | Search 12-17-13 SW |
| 2015008459 | Wayne | 10/07/2015 | MORT : MORTGAGE | Search HANDLEY, APRIL D Search HANDLEY, JEREMY J Search MAINSOURCE BANK | Search 12-17-13 SW |
| 2018000622 | Wayne | 01/24/2018 | MORT : MORTGAGE | Search DAY, AMBER Search DAY, JERAMY JOHN Search NATCO CREDIT UNION | Search 12-17-13 SW |
| 2019004610 | Wayne | 06/19/2019 | DEED : DEED-EXECUTOR'S | Search CREWS, JOY Search HUFF, LOWELL Search HUFF, LOWELL SR Search CREWS, JOY | Search 12-17-13 SW |
| 2020006491 | Wayne | 08/18/2020 | MISC : CONTRACT | Search BRYAN, KAREN L Search BRYAN, R DUANE Search ANDERSON, TED B | Search 12-17-13 SW |
| 2021008444 | Wayne | 08/24/2021 | DEED : DEED-WARRANTY | Search BRYAN, KAREN L Search BRYAN, R DUANE Search ANDERSON, TED B | Search 12-17-13 SW |
| 2021008445 | Wayne | 08/24/2021 | MORT : MORTGAGE | Search ANDERSON, TED B Search WAYNE BANK & TRUST CO | Search 12-17-13 SW |
| 2022000736 | Wayne | 01/28/2022 | DEED : AFFIDAVIT OF SURVIVORSHIP | Search BAXTER, KENT A Search BAXTER, DORI J | Search 12-17-13 SW |

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|----------------------------|--------|------------|---------------------------------------|--|--|
| 2022004015 | Wayne | 04/29/2022 | DEED : DEED-TOD WARRANTY DEED | Search BAXTER, DORI J Search BAXTER, DORI J Search BAXTER, ALEXANDER IAN Search BAXTER, ELIJAH ADAM see details for more | Search 12-17-13 SW |
| 2022011947 | Wayne | 12/13/2022 | MISC : BUILDING PERMIT EXEMPTION | Search ANDERSON, TED Search WAYNE COUNTY ZONING AND PLANNING COMMISSION | Search 12-17-13 SW |
| 2023004557 | Wayne | 06/16/2023 | MORT : MORTGAGE | Search ANDERSON, TED B Search WAYNE BANK & TRUST CO | Search 12-17-13 SW |
| 2023007526 | Wayne | 09/28/2023 | DEED : DEED-QUIT CLAIM | Search DAY, AMBER Search DAY, JERAMY J Search DAY, JERAMY JOHN Search DAY, JERAMY J | Search 12-17-13 SW |
| 2023008594 | Wayne | 11/06/2023 | MISC : AFFIDAVIT | Search DAY, JERAMY L Search DAY, JEREMY L | Non-land Search 12-17-13 SW |
| 2023008595 | Wayne | 11/06/2023 | MORT : MORTGAGE | Search DAY, JERAMY J Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC Search THRIVE MORTGAGE LLC | Search 12-17-13 SW |
| 2023008715 | Wayne | 11/09/2023 | MISC : BUILDING PERMIT EXEMPTION | Search ANDERSON, TED Search WAYNE COUNTY BUILDING COMMISSION | Search 12-17-13 SW |
| 2023009314 | Wayne | 12/06/2023 | MISC : CONTRACT | Search BAXTER, DORI J Search BAXTER, ELIJAH A Search BAXTER, SARA J | Search 12-17-13 SW |
| 2024003324 | Wayne | 05/16/2024 | DEED : DEED-PERSONAL REPRESENTATIVE'S | Search CREWS, JOY Search CREWS, JOY LYN Search HINKLE, JAMES SCOTT Search STOLTZFUS, AMOS S see details for more | Search 12-17-13 SW |
| 2024003407 | Wayne | 05/21/2024 | PLAT : SURVEY | Search CREWS, JOY Search STOLTZFUS, AMOS S Search STOLTZFUS, LINDA B Search MCAVENE, RICK L | Search 12-17-13 SW |
| 2024003925 | Wayne | 06/11/2024 | PLAT : SURVEY | Search ANDERSON, TED B Search MOORE, GORDON E | Search 12-17-13 SW Search 12-17-13 SW |

| Document Details | County | Date | Type | Name | Legal |
|----------------------------|--------|------------|-------------------------------|--|--|
| 2024004025 | Wayne | 06/17/2024 | PLAT : SURVEY | Search ANDERSON, TED B Search MOORE, GORDON E | Search 12-17-13 SW Search 12-17-13 SW |
| 2024007449 | Wayne | 10/23/2024 | DEED : DEED-QUIT CLAIM | Search BAXTER, DORI J Search FIRST NATIONAL BANK OF AMERICA | Search 12-17-13 SW |
| 2025002580 | Wayne | 04/21/2025 | DEED : DEED-WARRANTY | Search BRYAN, KAREN L Search BRYAN, R DUANE Search LAPP, BARBARA Search LAPP, DANIEL SR | Search 12-17-13 SW |
| 2025002581 | Wayne | 04/21/2025 | MORT : MORTGAGE | Search LAPP, BARBARA B Search LAPP, DANIEL Search LAPP, DANIEL K SR Search FARM CREDIT MID AMERICA FLCA | Search 12-17-13 SW Search 20-17-13 SE Search 29-17-13 NE Search 12-17-12 SE see details for more |
| 2025002871 | Wayne | 04/30/2025 | MORT : MORTGAGE | Search ANDERSON, TED B Search WAYNE BANK & TRUST CO | Search 12-17-13 SW |
| 2025002948 | Wayne | 05/02/2025 | DEED : DEED-QUIT CLAIM | Search FIRST NATIONAL BANK OF AMERICA Search BLACKSTAR STABILITY REVITALIZATION TRUST F1 | Search 12-17-13 SW |
| 2025004026 | Wayne | 06/10/2025 | DEED : DEED-TRANSFER ON DEATH | Search ROLLF, CHANG H Search ROLLF, CHANG Search NICHOLSON, ELLEN Search ROLLF, SAM | Search 12-17-13 SW |

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Search Results for:

NAME: DAY, AMBER (Super Search)



REGION: Wayne County, IN

DOCUMENTS VALIDATED THROUGH: 07/16/2025 4:27 PM

Showing 15 results

Filter:

| Document Details | County | Date | Type | Name | Legal |
|----------------------------|--------|------------|------------------------|---|--|
| 2003002082 | Wayne | 02/05/2003 | DEED : DEED-QUIT CLAIM | DAY, AMBER Search Search DAY, AMBER Search DAY, JERAMY JOHN Search DOOLIN, AMBER see details for more | Search 12-17-13 SW |
| 2003002083 | Wayne | 02/05/2003 | MORT : MORTGAGE | DAY, AMBER Search Search DAY, JERAMY JOHN Search LONG BEACH MORTGAGE COMPANY | Search 12-17-13 SW |
| 2006011775 | Wayne | 10/10/2006 | DEED : DEED-QUIT CLAIM | DAVIS, AMBER SUE Search Search WISE, BRADLEY LEE Search WISE, BRADLEY LEE | Search Lot 31 Block 6 CAMBRIDGE CITY WRSR Search Lot 32 Block 6 CAMBRIDGE CITY WRSR |
| 2007011745 | Wayne | 11/26/2007 | DEED : DEED-WARRANTY | DAVIS, AMBER N Search Search STICKEL PROPERTIES LLC Search DAVIS, JOSEPH M | Search 28-16-14 SE |
| 2007011746 | Wayne | 11/26/2007 | MORT : MORTGAGE | DAVIS, AMBER N Search Search DAVIS, JOSEPH M Search WEST END BANK | Search 28-16-14 SE |
| 2010006803 | Wayne | 09/14/2010 | DEED : DEED-SHERIFF | DAVIS, AMBER SUE Search Search KOONS, GARY L JR Search SHERIFF OF WAYNE COUNTY Search WISE, BRADLEY L see details for more | Search Lot 31 Block 6 CAMBRIDGE CITY WRSR Search Lot 32 Block 6 CAMBRIDGE CITY WRSR |
| 2011007936 | Wayne | 10/31/2011 | MORT : MORTGAGE | DAVIS, AMBER N Search Search DAVIS, JOSEPH M Search WEST END BANK SB | Search 28-16-14 SE |
| 2011008459 | Wayne | 11/21/2011 | REL : MORTGAGE RELEASE | DAVIS, AMBER N Search Search WEST END BANK SB Search DAVIS, JOSEPH M | |

| Document Details | County | Date | Type | Name | Legal |
|----------------------------|--------|------------|----------------------------|--|--|
| 2018000622 | Wayne | 01/24/2018 | MORT : MORTGAGE | DAY, AMBER Search Search DAY, JERAMY JOHN Search NATCO CREDIT UNION | Search 12-17-13 SW |
| 2018003794 | Wayne | 05/17/2018 | DEED : DEED-WARRANTY | DAVIS, AMBER L Search Search DAVIS, DANNY JR Search PALMER, AMBER L Search MCDANIEL, KEARSTIN R | Search Lot 198 CENTERVILLE - SUMNERS WILLIAM ADDN Search Lot 197 CENTERVILLE - SUMNERS WILLIAM ADDN |
| 2019000190 | Wayne | 01/10/2019 | DEED : DEED-SHERIFF | DAVIS, AMBER N Search Search DAVIS, JOSEPH M Search SHERIFF OF WAYNE COUNTY Search WEST END BANK see details for more | Search 28-16-14 SE |
| 2019003188 | Wayne | 04/29/2019 | REL : MORTGAGE RELEASE | DAVIS, AMBER N Search Search WEST END BANK SB Search DAVIS, JOSEPH M | |
| 2022000438 | Wayne | 01/18/2022 | ASGN : MORTGAGE ASSIGNMENT | DAY, AMBER Search Search DAY, JERAMY JOHN Search FEDERAL DEPOSIT INSURANCE CORPORATION Search JPMORGAN CHASE BANK NATIONAL ASSOCIATION see details for more | |
| 2023007526 | Wayne | 09/28/2023 | DEED : DEED-QUIT CLAIM | DAY, AMBER Search Search DAY, JERAMY J Search DAY, JERAMY JOHN Search DAY, JERAMY J | Search 12-17-13 SW |
| 2023008690 | Wayne | 11/09/2023 | REL : MORTGAGE RELEASE | DAY, AMBER Search Search DEUTSCHE BANK NATIONAL TRUST COMPANY Search LONG BEACH MORTGAGE LOAN TRUST 2003-2 ASSET BACKED CERTIFICATES SERIES 2003-2 Search DAY, JERAMY JOHN | |

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