



LIEN SEARCH PRODUCT COVER SHEET

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-NCU-02707	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S):	KAILEY ABNER AND MICHAEL ABNER		
PROPERTY ADDRESS:	3212 AVON LANE		
CITY, STATE AND COUNTY:	RICHMOND, INDIANA (IN) AND WAYNE		

SEARCH INFORMATION

SEARCH DATE:	08/04/2025	EFFECTIVE DATE:	08/01/2025
NAME(S) SEARCHED:	ABNER, KAILEY R; ABNER, MICHAEL; DAY, KAILEY R AND DAY, KAILYE R		
ADDRESS/PARCEL SEARCHED:	3212 AVON LANE, RICHMOND, IN 47374 / 89-16-34-430-510.000-030		

ASSESSMENT INFORMATION

COMMENTS:	
-----------	--

CURRENT OWNER VESTING

KAILEY R. ABNER	
COMMENTS:	

VESTING DEED

DEED TYPE:	QUIT-CLAIM DEED	GRANTOR:	KAILEY R. ABNER, AN ADULT
DATED DATE:	11/19/2018	GRANTEE:	KAILEY R. ABNER
BOOK/PAGE:	N/A	RECORDED DATE:	11/20/2018
INSTRUMENT NO:	2018009203		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2024-2025(Spring)	TAX YEAR:	2024-2025(Fall)
TAX AMOUNT:	\$631.00	TAX AMOUNT:	\$631.00
TAX STATUS:	PAID	TAX STATUS:	DUE
DUE DATE:		DUE DATE:	
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$95,243.00
DATED DATE:	02/09/2018	RECORDED DATE	02/14/2018
INSTRUMENT NO:	2018001205	BOOK/PAGE:	N/A
OPEN/CLOSED:	CLOSED-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	KAILEY R DAY UNMARRIED		
LENDER:	MERS AS NOMINEE FOR CALIBER HOME LOANS, INC		
TRUSTEE:	N/A		
COMMENTS:			

FOR PREAMBLE

CITY/TOWNSHIP/PARISH:	CITY OF RICHMOND
-----------------------	------------------

ADDITIONAL NOTES

WARRANTY DEED RECORDED ON 02/14/2018, AS INSTRUMENT NO. 2018001204
--

LEGAL DESCRIPTION
THE FOLLOWING DESCRIPTION REAL ESTATE IN WAYNE COUNTY, STATE OF INDIANA, TO WIT: LOT NUMBER EIGHTY (80) IN RAVINIA PARK FIRST ADDITION TO THE CITY OF RICHMOND, INDIANA.

Wayne County, IN

Property Tax Exemption

Apply for Property Tax Exemption

Summary

Tax ID

State Parcel ID

Map #

Property Address

Sec/Twp/Rng

Tax Set

Subdivision

Brief Tax Description

Book/Page

Acres

Class

029-05641-00

89-16-34-430-510.000-030

46-34-430-510.000-29

3212 AVON LN
RICHMOND

n/a
RICHMOND

n/a

LOT 80 RAVINIA PARK 1ST ADDN
(Note: Not to be used on legal documents)

DR: 373-258 * WD: II-28-00 20000I3048*WD: 2-14-18 2018001204*QCD: 11-20-18 2018009203

0.186

510 RES ONE FAMILY PLATTED LOT-510

[INFRAME Street View](#)

[Plat Map](#)

[Web Soil Survey](#)

Owners

Deeded Owner

ABNER, KAILEY R

3212 AVON LN

RICHMOND, IN 47374

Homestead Verification

Homestead Deduction has been VERIFIED

Land

Land Type	Soil ID	Act Front.	Eff. Depth	Size	Rate	Adj. Rate	Ext. Value	Infl. %	Value
FRONT LOT		60	135	60x135	\$269.00	\$258.00	\$15,480.00	0%	\$15,480.00

Residential Dwellings

Description	Residential Dwelling
Story Height	2
Style	
Finished Area	1848
# Fireplaces	1
Heat Type	Central Warm Air
Air Cond	2628
Bedrooms	3
Living Rooms:	1
Dining Rooms:	1
Family Rooms:	1
Finished Rooms:	7
Full Baths	2
Full Bath Fixtures	6
Half Baths	2
Half Bath Fixtures	4
Kitchen Sinks	1
Water Heaters	1
Add Fixtures	0

Floor	Construction	Base	Finish
1	Wood Frame	1068	1068
2	Wood Frame	780	780
A		780	0
Basement		780	0
Crawl		288	0

Features	Area
Porch, Open Frame	32
Porch, Open Frame	168

Improvements

Descr	PC	Grade	Year Built	Eff Year	Cond	LCM	Size	Nbhd Factor	Mrkt Factor
Residential Dwelling	100	D+2	1940	1947	A	1.01	1848	1.1	0

Valuation

Assessment Year	2025	2024	2023	2022	2021
Reason	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment
As Of Date	4/22/2025	4/17/2024	4/20/2023	4/22/2022	4/16/2021
Land	\$15,500	\$13,100	\$11,500	\$11,500	\$11,500
Land Res (1)	\$15,500	\$13,100	\$11,500	\$11,500	\$11,500
Land Non Res (2)	\$0	\$0	\$0	\$0	\$0
Land Non Res (3)	\$0	\$0	\$0	\$0	\$0
Improvement	\$109,900	\$113,100	\$98,800	\$100,000	\$90,200
Imp Res (1)	\$109,900	\$113,100	\$98,800	\$100,000	\$90,200
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$0	\$0	\$0	\$0	\$0
Total	\$125,400	\$126,200	\$110,300	\$111,500	\$101,700
Total Res (1)	\$125,400	\$126,200	\$110,300	\$111,500	\$101,700
Total Non Res (2)	\$0	\$0	\$0	\$0	\$0
Total Non Res (3)	\$0	\$0	\$0	\$0	\$0

Deductions

Year	Deduction Type	Amount
2024 PAYABLE 2025	Mortgage	0
2024 PAYABLE 2025	Standard Deduction \ Homestead	48,000
2024 PAYABLE 2025	Supplemental	29,325
2023 PAYABLE 2024	Mortgage	0
2023 PAYABLE 2024	Standard Deduction \ Homestead	48,000
2023 PAYABLE 2024	Supplemental	24,920

Tax History

Detail:

Tax Year	Type	Category	Description	Amount	Balance Due	ACTotal
2024 PAYABLE 2025	Spring Tax	Tax	24/25 Spring Tax	\$631.00	\$0.00	0.00
2024 PAYABLE 2025	Fall Tax	Tax	24/25 Fall Tax	\$631.00	\$631.00	0.00
2023 PAYABLE 2024	Spring Tax	Tax	23/24 Spring Tax	\$551.50	\$0.00	0.00
2023 PAYABLE 2024	Fall Tax	Tax	23/24 Fall Tax	\$551.50	\$0.00	0.00

Delinquent payments made after the fall due date will still show due in the year they were originally assessed. If paid, payment will show in the next tax year.

Total:

Tax Year	Amount	Balance Due
2024 PAYABLE 2025	\$1,262.00	\$631.00
2023 PAYABLE 2024	\$1,103.00	\$0.00

Pay Taxes Online

Pay Taxes Online

Payments

Detail:

Tax Year	Payment Date	Paid By	Amount
2024 PAYABLE 2025	05/08/2025	CORELOGIC INC	\$631.00
2023 PAYABLE 2024	11/08/2024	CORELOGIC	\$551.50
2023 PAYABLE 2024	05/06/2024	CORELOGIC INC	\$551.50

Total:

Tax Year	Amount
2024 PAYABLE 2025	\$631.00
2023 PAYABLE 2024	\$1,103.00

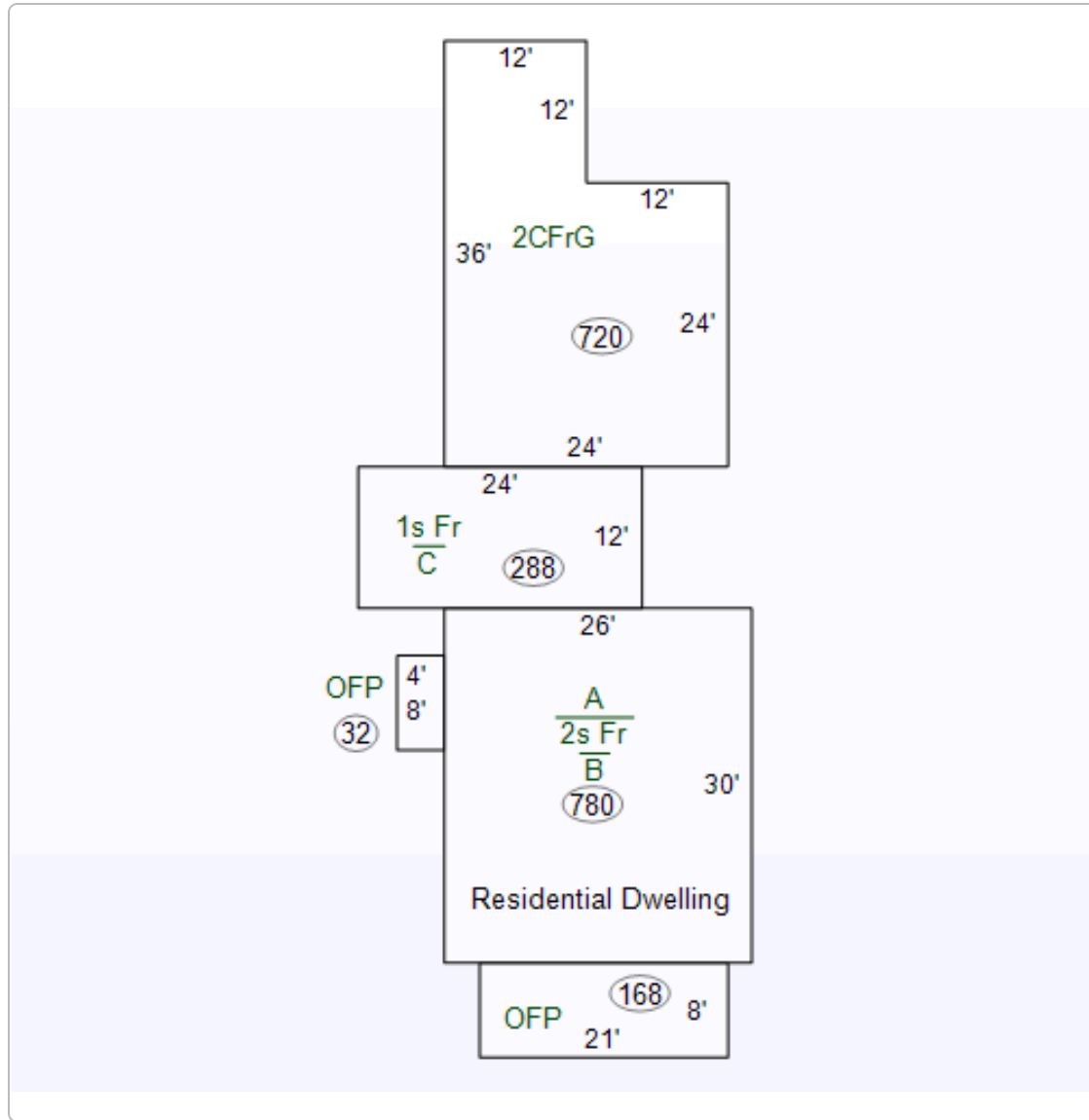
Transfers

Transfer Date	Buyer Name	Seller Name	Type	Description
11/28/2000	JACKSON, LUTHER J	CHURCH - UNITED PENTECOSTAL		201/4141
02/14/2018	DAY, KAILEY R	JACKSON, LUTHER J	Straight	Warranty Deed - 2018001204
11/20/2018	ABNER, KAILEY R	DAY, KAILEY R	Straight	Quit Claim Deed - 2018009203

Property Record Cards

- [View 2025 Property Record Card\(PDF\)](#)
- [View 2024 Property Record Card\(PDF\)](#)
- [View 2023 Property Record Card\(PDF\)](#)
- [View 2022 Property Record Card\(PDF\)](#)
- [View 2021 Property Record Card\(PDF\)](#)
- [View 2020 Property Record Card\(PDF\)](#)
- [View 2019 Property Record Card\(PDF\)](#)
- [View 2018 Property Record Card\(PDF\)](#)
- [View 2017 Property Record Card\(PDF\)](#)
- [View 2016 Property Record Card\(PDF\)](#)
- [View 2015 Property Record Card\(PDF\)](#)
- [View 2014 Property Record Card\(PDF\)](#)
- [View 2013 Property Record Card\(PDF\)](#)
- [View 2012 Property Record Card\(PDF\)](#)
- [View 2011 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: 04/08/2025, 19:04:42

[Contact Us](#)

Developed by
SCHNEIDER
 GEOSPATIAL

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 Bala...	
<input type="checkbox"/>	1	2024 Payable 2...	029-05641-00	ABNER, KAILEY R	\$0.00 Bill Detail ▾
<div><div>Installment: 1</div><div>Tax Season: 2024 Payable 2025</div><div>Owner Name: ABNER, KAILEY R</div><div>County Parcel #: 029-05641-00</div><div>Property Address: 3212 AVON LN</div><div>Past Season(s) Delinquent: N</div><div>Total Amount Paid: \$0.00</div><div>Installment Balance Due: \$0.00</div></div>					
<input type="checkbox"/>	2	2024 Payable 2...	029-05641-00	ABNER, KAILEY R	\$631.00 Bill Detail ▾
<div><div>Installment: 2</div><div>Tax Season: 2024 Payable 2025</div><div>Owner Name: ABNER, KAILEY R</div></div>					

County Parcel #: 029-05641-00

Property Address: 3212 AVON LN

Past Season(s) Delinquent: N

Total Amount Paid: \$0.00

Installment Balance Due: \$631.00

QUIT-CLAIM DEED

THIS INDENTURE WITNESSETH that: Kailey R. Abner, an adult, of Wayne County, in the State of Indiana, Release(s) and Quit-Claim(s) to:

KRA

Kailey R. Abner, of Wayne County, in the State of Indiana, for valuable consideration, the receipt of which is hereby acknowledged, to transfer all right, title, and interest to the following described real estate in Wayne County, State of Indiana, to wit:

Lot Number Eighty (80) in Ravinia Park First Addition to the City of Richmond, Indiana.

Map # 46-34-430-510.000-29

State ID # 89-16-34-430-510.000-030

Commonly known as: 3212 Avon Lane, Richmond, IN 47374

SUBJECT TO Protective Covenants and Restrictions in Plat of Ravinia Park First Addition, recorded April 19, 1928, in Plat Book 6, Page 107 in the Office of the Recorder of Wayne County, Indiana, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin.

SUBJECT TO Agreement Modifying Supplementing Restrictions of Ravinia Park First Addition, recorded March 20, 1950, in Plat Book 7, Page 150 in the Office of the Recorder of Wayne County, Indiana.

Subject to any and all other easements, highways, rights-of-way, covenants, conditions, restrictions, assessments and other matters of record or that would be disclosed by an accurate survey or physical inspection of the real estate.

Subject to the Fall installment of real estate taxes for the year 2017 due and payable in, Fall 2018, together with all subsequent taxes which the Grantee(s) herein assume(s) and agree(s) to pay as part of the consideration thereof.

Grantor recites that she is one and the same person as Kailey R. Day, grantee in Deed Record 2018001204, in the records of the Recorder of Wayne County, Indiana, and that she married Houston Abner on June 16, 2018, on which date her name became Kailey R. Abner.

IN WITNESS WHEREOF, Kailey R. Abner, an adult, has executed this deed this 19 day of November, 2018.

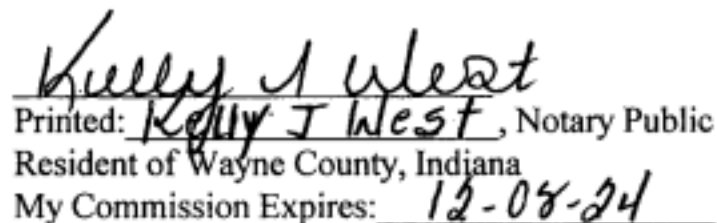

Kailey R. Abner

STATE OF INDIANA
COUNTY OF WAYNE

Before me, a Notary Public, in and for said County and State personally appeared Kailey R. Abner, an adult, who has acknowledged the execution of this instrument. WITNESS, my hand and notarial seal this 19 day of November, 2018.

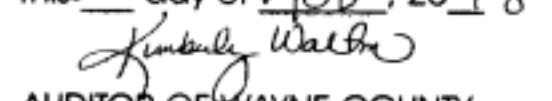

KELLY J. WEST
NOTARY PUBLIC
SEAL

WAYNE COUNTY, STATE OF INDIANA
MY COMM. EXPIRES DECEMBER 08, 2024
COMMISSION NO. 692518


Printed: Kelly J West, Notary Public
Resident of Wayne County, Indiana
My Commission Expires: 12-08-24

This instrument prepared by: Craig C. Parker, Attorney-at-Law 303 South A Street, Richmond, IN 47374
I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. Craig C. Parker

Grantee/Property Address: 3212 Avon Lane, Richmond, IN 47374

DULY ENTERED FOR TAXATION
This 20 day of Nov, 2018

AUDITOR OF WAYNE COUNTY

Sales Disclosure NOT Required
Wayne County Assessor

RECORDED NOV 20 2018

DEBRA S. TIEMANN, R.W.C

ST3

WARRANTY DEED

THIS INDENTURE WITNESSETH that: Luther J. Jackson, an adult, of Wayne County, State of Indiana, Convey(s) and Warrant(s) to: Kailey R. 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 consideration, the receipt of which is hereby acknowledged, the following described real estate in Wayne County, State of Indiana, to wit:

Lot Number Eighty (80) in Ravinia Park First Addition to the City of Richmond, Indiana.

Parcel # 029-05641-00 / 46-34-430-510.000-29

State ID 89-16-34-430-510.000-030

Commonly known as: 3212 Avon Lane, Richmond, IN 47374

SUBJECT TO Agreement Modifying Supplementing Restrictions of Ravinia Park First Addition, recorded March 20, 1950, in Plat Book 7, Page 150 in the Office of the Recorder of Wayne County, Indiana.

SUBJECT TO Protective Covenants and Restrictions in Plat of Ravinia Park First Addition, recorded April 19, 1928, in Plat Book 6, Page 107 in the Office of the Recorder of Wayne County, Indiana, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin.

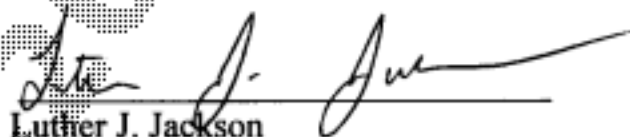
No evidence or opinion of title has been requested of or provided by the law firm preparing this document regarding the hereinbefore described real estate.

Subject to any and all other easements, highways, rights-of-way, covenants, conditions, restrictions, assessments and other matters of record or that would be disclosed by an accurate survey or physical inspection of the real estate.

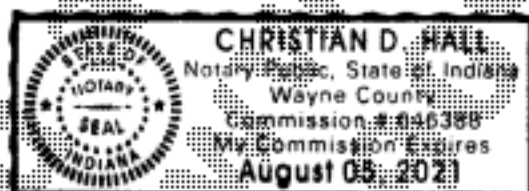
Subject to the Spring installment of real estate taxes for the year 2017, due and payable in Spring 2018, together with all subsequent taxes which the Grantee herein assume(s) and agree(s) to pay as part of the consideration thereof.

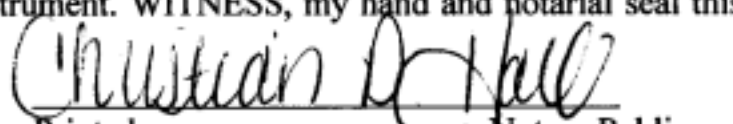
IN WITNESS WHEREOF, Luther J. Jackson, an adult, has executed this deed this 9th day of February, 2018.

STATE OF INDIANA
COUNTY OF WAYNE


Luther J. Jackson

Before me, a Notary Public, in and for said County and State personally appeared Luther J. Jackson, an adult, who has acknowledged the execution of this instrument. WITNESS, my hand and notarial seal this 9th day of February, 2018.



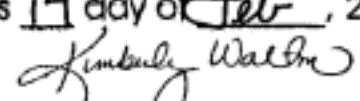

Printed _____, Notary Public
Resident of _____ County,
State of _____
My Commission Expires: _____

I affirm under penalties for perjury that I have taken reasonable care to redact each social security number in this document, unless required by law. Craig C. Parker

This instrument prepared by Craig C. Parker, Attorney-at-Law 303 South A Street, Richmond, IN 47374

PROPERTY Address: 3212 Avon Lane, Richmond, IN 47374

GRANTEE Address: u u u

DULY ENTERED FOR TAXATION
This 14 day of Feb, 2018

AUDITOR OF WAYNE COUNTY

2018001205 MORTGAGE \$55.00
02/14/2018 02:49:32P 14 PGS
Debra S Tiemann
Wayne County Recorder IN
Recorded as Presented



After Recording Return To:

FIRST AMERICAN MORTGAGE SOLUTIONS ON BEHALF OF CALIBER HOME LOANS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402

[Space Above This Line For Recording Data]

Loan Number 9708707352

MERS Number 100820997087073527

FHA Case No.

MORTGAGE

156-3685653-703

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) "Security Instrument" means this document, which is dated FEBRUARY 09, 2018, together with all Riders to this document.

(B) "Borrower" is KAILEY R DAY UNMARRIED, whose mailing address is 3212 AVON LN, RICHMOND, INDIANA 47374-5862. Borrower is the mortgagor under this Security Instrument.

(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 an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, 1901 E. Voorhees Street, Suite C, Danville, IL 61834, tel. (888) 679-MERS.

FHA INDIANA MORTGAGE (9/14)

HE# 4817-0558-1092v2

© 2018 Guardian Docs



1-1|2-9708707352|3-24



97087073520



1-1|2-9708707352|3-1M

(page 1 of 13 pages)

(D) **"Lender"** is CALIBER HOME LOANS, INC.. Lender is a CORPORATION organized and existing under the laws of DELAWARE. Lender's address is 3701 REGENT BLVD., SUITE 180, IRVING, TX 75063.

(E) **"Note"** means the promissory note signed by Borrower and dated FEBRUARY 09, 2018. The Note states that Borrower owes Lender NINETY-FIVE THOUSAND TWO HUNDRED FORTY-THREE AND 00/100THS Dollars (U.S. \$95,243.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MARCH 01, 2048.

(F) **"Property"** means the property that is described below under the heading, "Transfer of Rights in the Property."

(G) **"Loan"** means the debt evidenced by the Note, plus interest, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|--|---|
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Growing Equity Rider | <input type="checkbox"/> Adjustable Rate Rider |
| <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Non-Owner Occupied Rider |
| <input type="checkbox"/> Revocable Trust Rider | | |

(I) **"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.

(J) **"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.

(K) **"Electronic Funds 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, wire transfers, and automated clearinghouse transfers.

(L) **"Escrow Items"** means those items that are described in Section 3.

(M) **"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.

(N) **"Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) **"Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) **"RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) **"Secretary"** means the Secretary of the United States Department of Housing and Urban Development or his designee.

(R) "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.

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 does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the County [Type of Recording Jurisdiction] of WAYNE [Name of Recording Jurisdiction]:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE PART HEREOF

Parcel ID Number: 891634430510000030

which currently has the address of 3212 AVON LN

RICHMOND, Indiana 47374-5862 ("Property Address")
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower 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 COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

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

1. Payment of Principal, Interest, Escrow Items, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, 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 federal agency, instrumentality, or entity; or (d) Electronic Funds 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 14. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but

Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority:

First, to the Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly mortgage insurance premiums;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and,

Fifth, to late charges due under the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents, on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly Mortgage Insurance premiums. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 14 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits

Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

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

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, 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 which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall 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. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

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 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument; and (b) 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, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that this requirement shall cause undue hardship for the Borrower or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

If condemnation proceeds are paid in connection with the taking of the property, Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts, and then to payment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments or change the amount of such payments.

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

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower 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. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

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

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall 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. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall 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 shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall 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 in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument

shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owns Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun 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 18, 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. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall 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, shall not be a waiver of or preclude the exercise of any right or remedy.

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

Subject to the provisions of Section 17, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 19) and benefit the successors and assigns of Lender.

13. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. Lender may

collect fees and charges authorized by the Secretary. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment with no changes in the due date or in the monthly payment amount unless the Note holder agrees in writing to those changes. 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.

14. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

15. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

17. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 17, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (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, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to reinstatement of a mortgage loan. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. However, Lender is not required to reinstate if (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding; (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument. Lender may require that Borrower pay such reinstatement sums and expenses 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 federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change 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. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

20. Borrower Not Third-Party Beneficiary to Contract of Insurance. Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower acknowledges and agrees that the Borrower is not a third party beneficiary to the contract of insurance between the Secretary and Lender, nor is Borrower entitled to enforce any agreement between Lender and the Secretary, unless explicitly authorized to do so by Applicable Law.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

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

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

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 17 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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

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

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

Witnesses:

Witness -

Witness -

Borrower -

KAILEY R. DAY

(Seal)

State of **INDIANA**

County of Wayne

) ss.

Before me, a Notary Public in and for said County and State, personally appeared **KAILEY R DAY** who acknowledged the execution of the foregoing Mortgage, and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this

2018

day of

February

[SEAL]



Notary Public

Print Notary Public's Name

Print Notary Public's County

My Commission Expires:

FHA INDIANA MORTGAGE (9/14)

HCM 4817-0558-1092v2

© 2018 GuardianDocs

Borrower Initials

K.D.

(page 12 of 13 pages)

Loan Originator Organization: **CALIBER HOME LOANS, INC.**
NMLS ID: **15622**
Loan Originator: **N/A**
NMLS ID: **N/A**

Loan Originator Organization: **KTL PERFORMANCE MORTGAGE, LTD**
NMLS ID: **114045**
Loan Originator: **DESTENI MASON**
NMLS ID: **130145**

Affirmation

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 **EDGAR CORIANO**.

Mail Tax Statements To:
CALIBER HOME LOANS, INC.
3701 REGENT BLVD., SUITE 180
IRVING, TX 75063

Statement

This instrument was prepared by:
EDGAR CORIANO
CALIBER HOME LOANS, INC.
3701 REGENT BLVD., SUITE 180
IRVING, TX 75063

Loan Name: KAILEY R DAY UNMARRIED
Property Address: 3212 AVON LN, RICHMOND, INDIANA 47374-5862

LOAN NO.: 9708707352

EXHIBIT "A"
LEGAL DESCRIPTION OF PROPERTY

**SEE EXHIBIT 'A' ATTACHED HERETO AND BY THIS REFERENCE INCORPORATED
HEREIN**

Lot Number Eighty (80) in Ravinia Park First Addition to the City of Richmond, Indiana.

RECORDED

FEB 14 2018

DEBRA S. TIEMANN, R.M.C

© 2018 GuardianDocs
6241735 - GTS67170005



1-1|2-9708707352|3-28



97087073520



1-1|2-9708707352|3-1M

Search Results for:

LOT: 80
SUBDIVISION: RAVINIA PARK 1ST ADDN
REGION: Wayne County, IN
DOCUMENTS VALIDATED THROUGH: 08/1/2025 4:26 PM

Showing 21 results

Filter:

Document Details	County	Date	Type	Name	Legal
Book 174, Page 102	Wayne	12/13/1928	DEED : DEED-WARRANTY	Search FIRST NATIONAL BANK OF RICHMOND Search MARIANA, MAY Search MARIANI, ED A	Search Lot 5 RAVINIA PARK 1ST ADDN Search Lot 13 RAVINIA PARK 1ST ADDN Search Lot 14 RAVINIA PARK 1ST ADDN Search Lot 17 RAVINIA PARK 1ST ADDN see details for more
Book 174, Page 103	Wayne	12/13/1928	DEED : DEED-WARRANTY	Search MARIANA, MAY Search MARIANI, ED A Search GERHART, G DELTON Search VIONI, A O	Search Lot 5 RAVINIA PARK 1ST ADDN Search Lot 13 RAVINIA PARK 1ST ADDN Search Lot 14 RAVINIA PARK 1ST ADDN Search Lot 17 RAVINIA PARK 1ST ADDN see details for more
Book 174, Page 240	Wayne	01/16/1929	DEED : DEED-WARRANTY	Search GERHART, G DELTON Search VIONI, A O Search GERHART, G DELTON Search GERHART, OTIS A	Search Lot 5 RAVINIA PARK 1ST ADDN Search Lot 13 RAVINIA PARK 1ST ADDN Search Lot 14 RAVINIA PARK 1ST ADDN Search Lot 17 RAVINIA PARK 1ST ADDN see details for more

Document Details	County	Date	Type	Name	Legal
Book 176, Page 460	Wayne	12/04/1929	DEED : DEED-WARRANTY	Search GERHART, G DELTON Search GERHART, MERLE G Search GERHART, OTIS A Search GERHART, PODIA EVA see details for more	Search Lot 2 RAVINIA PARK 1ST ADDN Search Lot 3 RAVINIA PARK 1ST ADDN Search Lot 5 RAVINIA PARK 1ST ADDN Search Lot 9 RAVINIA PARK 1ST ADDN see details for more
Book 176, Page 499	Wayne	12/16/1929	DEED : DEED-WARRANTY	Search SHIELDS, MARGUERITE Search GERHART, G DELTON Search GERHART, OTIS A	Search Lot 2 RAVINIA PARK 1ST ADDN Search Lot 3 RAVINIA PARK 1ST ADDN Search Lot 9 RAVINIA PARK 1ST ADDN Search Lot 13 RAVINIA PARK 1ST ADDN see details for more
Book 182, Page 57	Wayne	04/19/1932	DEED : DEED-WARRANTY	Search GERHART, G DELTON Search GERHART, MERLE G Search GERHART, OTIS A Search GERHART, PODIA EVA see details for more	Search Lot 2 RAVINIA PARK 1ST ADDN Search Lot 3 RAVINIA PARK 1ST ADDN Search Lot 9 RAVINIA PARK 1ST ADDN Search Lot 13 RAVINIA PARK 1ST ADDN see details for more
Book 182, Page 200	Wayne	06/20/1932	DEED : DEED-WARRANTY	Search GERHART, G DELTON Search PARSON, ADDIE M	Search Lot 70 RAVINIA PARK 1ST ADDN Search Lot 80 RAVINIA PARK 1ST ADDN
Book 314, Page 604	Wayne	12/04/1963	EASEMENT : EASEMENT	Search 1962-63 SOUTHEAST PARKWAY STORM RELIEF SEWER Search ALLEN, VOYLE Search BARBER, EDNA I Search BARBER, RUSSELL see details for more	Search Lot 70 RAVINIA PARK 1ST ADDN Search 34-14-1 SW Search Lot 80 RAVINIA PARK 1ST ADDN Search 34-14-1 SW see details for more
Book 343, Page 72	Wayne	12/04/1968	DEED : DEED-WARRANTY	Search PARSON, ADDIE M Search GLAZER, BERTRAM Search VIGRAN, STANLEY L	Search Lot 70 RAVINIA PARK 1ST ADDN Search Lot 80 RAVINIA PARK 1ST ADDN

Document Details	County	Date	Type	Name	Legal
Book 364, Page 324	Wayne	02/08/1973	DEED : DEED-WARRANTY	Search GLAZER, BERTRAM Search GLAZER, ROSALIE Search VIGRAN, JOAN H Search VIGRAN, STANLEY L see details for more	Search Lot 80 RAVINIA PARK 1ST ADDN
Book 373, Page 258	Wayne	07/01/1974	DEED : DEED-WARRANTY	Search DANIELS, BEVERLY J Search DANIELS, MERVYN B Search UNITED PENTECOSTAL CHURCH OF RICHMOND INC	Search Lot 80 RAVINIA PARK 1ST ADDN
Book 718, Page 643	Wayne	10/09/1991	MORT : MORTGAGE	Search UNITED PENTECOSTAL CHURCH OF RICHMOND INC Search BANK ONE RICHMOND	Search Lot 80 RAVINIA PARK 1ST ADDN
1994011284	Wayne	09/12/1994	MORT : MORTGAGE	Search BAXTER, IRVIN L JR Search UNITED PENTECOSTAL CHURCH OF RICHMOND INC Search BANK ONE RICHMOND	Search Lot 80 RAVINIA PARK 1ST ADDN
2000013048	Wayne	11/28/2000	DEED : DEED-CORPORATE	Search UNITED PENTECOSTAL CHURCH OF RICHMOND INC Search JACKSON, LUTHER J	Search Lot 80 RAVINIA PARK 1ST ADDN
2000013049	Wayne	11/28/2000	MORT : MORTGAGE	Search JACKSON, LUTHER J Search WEST END SAVINGS BANK	Search Lot 80 RAVINIA PARK 1ST ADDN
2001015688	Wayne	12/05/2001	MORT : MORTGAGE	Search JACKSON, LUTHER J Search WEST END SAVINGS BANK	Search Lot 80 RAVINIA PARK 1ST ADDN
2002014141	Wayne	10/17/2002	MORT : MORTGAGE	Search JACKSON, LUTHER J Search WEST END SAVINGS BANK	Search Lot 80 RAVINIA PARK 1ST ADDN
2011001313	Wayne	02/22/2011	MORT : MORTGAGE	Search JACKSON, LUTHER J Search JACKSON, MICHELLE Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC Search QUICKEN LOANS INC	Search Lot 80 RAVINIA PARK 1ST ADDN
2018001204	Wayne	02/14/2018	DEED : DEED-WARRANTY	Search JACKSON, LUTHER J Search DAY, KAILEY R	Search Lot 80 RAVINIA PARK 1ST ADDN
2018001205	Wayne	02/14/2018	MORT : MORTGAGE	Search DAY, KAILEY R Search CALIBER HOME LOANS INC Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC	Search Lot 80 RAVINIA PARK 1ST ADDN

Document Details	County	Date	Type	Name	Legal
2018009203	Wayne	11/20/2018	DEED : DEED-QUIT CLAIM	Search ABNER, KAILEY R Search DAY, KAILEY R Search ABNER, KAILEY R	Search Lot 80 RAVINIA PARK 1ST ADDN

The data or information provided is based on information obtained from Indiana Courts, Clerks, Records, and Department of Revenue, and is not to be considered or used as an official record. Doxpop, LLC, the Division of State Court Administration, the Indiana Courts and Clerks of Court, the Indiana Records, and the Indiana Department of Revenue: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information by personally consulting the official record maintained by the court, clerk, recorder or Department of Revenue.

Copyright © 2002-2025 Doxpop, llc. All Rights Reserved

Search Results for:

NAME: ABNER KAILEY (Super Search)



REGION: Wayne County, IN

DOCUMENTS VALIDATED THROUGH: 08/1/2025 4:26 PM

Showing 1 results

Filter:

Document Details	County	Date	Type	Name	Legal
2018009203	Wayne	11/20/2018	DEED : DEED-QUIT CLAIM	ABNER, KAILEY R Search Search DAY, KAILEY R Search ABNER, KAILEY R	Search Lot 80 RAVINIA PARK 1ST ADDN

The data or information provided is based on information obtained from Indiana Courts, Clerks, Recorders, and Department of Revenue, and is not to be considered or used as an official record. Doxpop, LLC, the Division of State Court Administration, the Indiana Courts and Clerks of Court, the Indiana Recorders, and the Indiana Department of Revenue: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information by personally consulting the official record maintained by the court, clerk, recorder or Department of Revenue.

Copyright © 2002-2025 Doxpop, Ilc. All Rights Reserved

Search Results for:

NAME: ABNER MICHAEL (Super Search)



REGION: Wayne County, IN

DOCUMENTS VALIDATED THROUGH: 08/1/2025 4:26 PM

Showing 23 results

Filter:

Document Details	County	Date	Type	Name	Legal
Book 452, Page 577	Wayne	06/30/1988	DEED : DEED-QUIT CLAIM	ABNER, MICHAEL EARL Search Search ABNER, DOROTHY LYNN	Search 26-14-1 SE
1995004761	Wayne	05/19/1995	DEED : DEED-QUIT CLAIM	ABNER, MICHAEL EARL Search Search ABNER, CONNIE SUE Search MALICOAT, CLIFFORD Search MALICOAT, MARGARET JO	Search Lot 23 COFFIN CHAS H SUB OF CHC
1995003100	Wayne	03/30/1995	DEED : DEED-WARRANTY	ABNER, JAMES MICHAEL Search Search WETZEL, RHONDA MAE Search WETZEL, TONY Search ABNER, DEBORAH LOUISE	Search Lot 11 OFFICIAL MAP OF RICHMOND
1997004708	Wayne	05/08/1997	DEED : DEED-WARRANTY	ABNER, JAMES MICHAEL Search Search ABNER, DEBORAH LOUISE Search JORDAN, ROBERT R Search JORDAN, TERESA C	Search Lot 11 OFFICIAL MAP OF RICHMOND
2006010274	Wayne	09/01/2006	DEED : DEED-WARRANTY	ABNER, MICHAEL E Search Search ABNER, JANET M Search ABNER, ROBERT N Search ABNER, SARAH A	Search 26-14-1 SE
Book 430, Page 4	Wayne	10/29/1984	DEED : DEED-WARRANTY	ABNER, MICHAEL EARL Search Search WALLACE, JOHN Search WALLACE, REBECCA Search ABNER, DOROTHY LYNN	Search 26-14-1 SE

Document Details	County	Date	Type	Name	Legal
Book 477, Page 427	Wayne	08/06/1992	DEED : DEED-WARRANTY	ABNER, MICHAEL EARL Search Search MILLER, BETTY M Search ABNER, CONNIE SUE Search MALICOAT, CLIFFORD see details for more	Search Lot 23 COFFIN CHAS H SUB OF CHC
1994003162	Wayne	03/10/1994	MISC : CONTRACT	ABNER, JAMES MICHAEL Search Search WETZEL, RHONDA MAE Search WETZEL, TONY Search ABNER, DEBORAH LOUISE	Search Lot 11 OFFICIAL MAP OF RICHMOND
1995003101	Wayne	03/30/1995	MORT : MORTGAGE	ABNER, JAMES MICHAEL Search Search ABNER, DEBORAH LOUISE Search PERSONAL FINANCE COMPANY	Search Lot 11 OFFICIAL MAP OF RICHMOND
1995012887	Wayne	12/18/1995	MORT : MORTGAGE	ABNER, JAMES MICHAEL Search Search ABNER, DEBORAH LOUISE Search TRANSAMERICA FINANCIAL SERVICES,	Search Lot 11 OFFICIAL MAP OF RICHMOND
1996006380	Wayne	06/04/1996	MORT : MORTGAGE	ABNER, JAMES MICHAEL Search Search ABNER, DEBORAH LOUISE Search PERSONAL FINANCE COMPANY,	Search Lot 11 OFFICIAL MAP OF RICHMOND
2006010275	Wayne	09/01/2006	MORT : MORTGAGE	ABNER, MICHAEL E Search Search ABNER, SARAH A Search FIRST BANK RICHMOND NA	Search 26-14-1 SE
2007005740	Wayne	06/11/2007	MORT : MORTGAGE	ABNER, MICHAEL E Search Search ABNER, SARAH A Search FIRST BANK RICHMOND NA	Search 26-14-1 SE
Book 772, Page 418	Wayne	11/01/1993	MORT : MORTGAGE	ABNER, MICHAEL EARL Search Search ABNER, CONNIE SUE Search MALICOAT, CLIFFORD Search MALICOAT, MARGARET JO see details for more	Search Lot 23 COFFIN CHARLES H ADDN (LOTS 21-24)

Document Details	County	Date	Type	Name	Legal
2015006481	Wayne	08/04/2015	PLAT : SURVEY	ABNER, MICHAEL E Search Search ABNER, JUDY Search ABNER, OSCAR RAY Search ALVEY, PHILLIP see details for more	Search 25-14-1 SW Search 25-14-1 NW Search 26-14-1 NE Search 26-14-1 SE
1997004710	Wayne	05/08/1997	REL : MORTGAGE RELEASE	ABNER, JAMES MICHAEL Search Search PERSONAL FINANCE COMPANY, Search ABNER, DEBORAH LOUISE	
1997004711	Wayne	05/08/1997	REL : MORTGAGE RELEASE	ABNER, JAMES MICHAEL Search Search PERSONAL FINANCE COMPANY, Search ABNER, DEBORAH LOUISE	
1997010430	Wayne	09/15/1997	REL : MORTGAGE RELEASE	ABNER, JAMES MICHAEL Search Search HFTA FIRST FINANCIAL CORPORATION, FKA Search TRANSAMERICA FINANCIAL SERVICES, NKA Search ABNER, DEBORAH LOUISE	
1994000104	Wayne	01/04/1994	REL : MORTGAGE RELEASE	ABNER, MICHAEL E Search Search BANC ONE MORTGAGE CORPORATION Search ABNER, DOROTHY L	
2007007394	Wayne	07/23/2007	REL : MORTGAGE RELEASE	ABNER, MICHAEL E Search Search FIRST BANK RICHMOND NA Search ABNER, SARAH A	
2012005631	Wayne	07/06/2012	REL : MORTGAGE RELEASE	ABNER, MICHAEL E Search Search FIRST BANK RICHMOND NA Search ABNER, SARAH A	
2000006545	Wayne	06/14/2000	REL : MORTGAGE RELEASE	ABNER, MICHAEL EARL Search Search PEOPLES LOAN & TRUST BANK Search ABNER, CONNIE SUE Search MALICOAT, CLIFFORD see details for more	

Document Details	County	Date	Type	Name	Legal
1995004762	Wayne	05/19/1995	REL : RELEASE OF OBLIGOR	ABNER, MICHAEL EARL Search Search ABNER, CONNIE SUE Search PEOPLES LOAN & TRUST BANK Search MALICOAT, CLIFFORD see details for more	

The data or information provided is based on information obtained from Indiana Courts, Clerks, Recorders, and Department of Revenue, and is not to be considered or used as an official record. Doxpop, LLC, the Division of State Court Administration, the Indiana Courts and Clerks of Court, the Indiana Recorders, and the Indiana Department of Revenue: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information by personally consulting the official record maintained by the court, clerk, recorder or Department of Revenue.

Copyright © 2002-2025 Doxpop, llc. All Rights Reserved

Search Results for:

NAME: DAY KAILEY (Super Search)

REGION: Wayne County, IN
DOCUMENTS VALIDATED THROUGH: 08/1/2025 4:26 PM

Showing 3 results

Filter:

Document Details	County	Date	Type	Name	Legal
2018001204	Wayne	02/14/2018	DEED : DEED-WARRANTY	DAY, KAILEY R Search Search JACKSON, LUTHER J	Search Lot 80 RAVINIA PARK 1ST ADDN
2018001205	Wayne	02/14/2018	MORT : MORTGAGE	DAY, KAILEY R Search Search CALIBER HOME LOANS INC Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC	Search Lot 80 RAVINIA PARK 1ST ADDN
2018009203	Wayne	11/20/2018	DEED : DEED-QUIT CLAIM	DAY, KAILEY R Search Search ABNER, KAILEY R Search ABNER, KAILEY R	Search Lot 80 RAVINIA PARK 1ST ADDN

The data or information provided is based on information obtained from Indiana Courts, Clerks, Recorders, and Department of Revenue, and is not to be considered or used as an official record. Doxpop, LLC, the Division of State Court Administration, the Indiana Courts and Clerks of Court, the Indiana Recorders, and the Indiana Department of Revenue: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information by personally consulting the official record maintained by the court, clerk, recorder or Department of Revenue.

Copyright © 2002-2025 Doxpop, Ilc. All Rights Reserved

Search Results for:

NAME: ABNER, KAILEY (Super Search)



PARTY ROLE: Case Party

REGION: Wayne County, IN

Showing 3 results

Filter:

Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date
89D03-2404-IF-000386	Abner, Kailey R	07/10/1995	Defendant	Citation	Closed	04/08/2024	04/11/2024
89D03-2304-SC-000192	ABNER, KAILEY R		Defendant	Civil	Closed	04/06/2023	06/29/2023
89D01-1801-JP-000010	Abner, Kailey Renee		Intervenor	Civil	Closed	01/11/2018	12/02/2019

The data or information provided is based on information obtained from Indiana Courts, Clerks, Recorders, and Department of Revenue, and is not to be considered or used as an official record. Doxpop, LLC, the Division of State Court Administration, the Indiana Courts and Clerks of Court, the Indiana Recorders, and the Indiana Department of Revenue: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information by personally consulting the official record maintained by the court, clerk, recorder or Department of Revenue.

Copyright © 2002-2025 Doxpop, llc. All Rights Reserved

Search Results for:

NAME: ABNER, MICHAEL (Super Search)



PARTY ROLE: Case Party
REGION: Wayne County, IN

Showing 16 results

Filter:

Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date
89D03-9105-IF-004324	Abner, Michael E	08/07/1963	Defendant	Citation	Closed	05/20/1991	06/17/1991
89D02-9412-DR-000137	Abner, Michael E		Petitioner	Civil	Closed	12/29/1994	01/31/1995
89D01-9502-DR-000017	Abner, Michael E		Respondent	Civil	Closed	02/03/1995	06/27/1995
89D02-9805-CP-000060	Abner, Michael		Defendant	Civil	Closed	05/06/1998	10/01/1998
89D03-0111-CM-001814	Abner, Michael A	11/20/1965	Defendant	Criminal	Closed	11/04/2001	11/05/2001
89D01-0606-DR-000078	Abner, James Michael		Respondent	Civil	Closed	06/23/2006	06/14/2009
89D03-0911-CM-001558	Abner, Michael B	03/17/1970	Defendant	Criminal	Closed	11/16/2009	01/06/2010
89D03-1304-IF-001603	Abner, Michael H	10/04/1993	Defendant	Citation	Closed	04/02/2013	05/20/2013
89D03-1408-IF-003786	Abner, Michael H	10/04/1993	Defendant	Citation	Closed	08/18/2014	09/12/2014
89D03-1501-SC-000112	Abner, Michael		Plaintiff	Civil	Closed	01/13/2015	05/19/2015
89D03-1606-IF-002143	Abner, Michael H	10/04/1993	Defendant	Citation	Closed	06/20/2016	07/22/2016
89D03-1608-IF-002641	Abner, Michael B	03/17/1970	Defendant	Citation	Closed	08/12/2016	09/28/2016
89D03-1705-IF-001983	Abner, Michael H	10/04/1993	Defendant	Citation	Closed	05/31/2017	06/08/2017
89D01-1801-JP-000010	Abner, Michael Houston		Intervenor	Civil	Closed	01/11/2018	12/02/2019
89D03-1908-IF-001803	Abner, Michael H	10/04/1993	Defendant	Citation	Closed	08/12/2019	09/16/2019
89D03-2002-SC-000251	Abner, Michael H		Defendant	Civil	Closed	02/21/2020	06/11/2020

The data or information provided is based on information obtained from Indiana Courts, Clerks, Recorders, and Department of Revenue, and is not to be considered or used as an official record. Doxpop, LLC, the Division of State Court Administration, the Indiana Courts and Clerks of Court, the Indiana Recorders, and the Indiana Department of Revenue: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information by personally consulting the official record maintained by the court, clerk, recorder or Department of Revenue.

Copyright © 2002-2025 Doxpop, Ilc. All Rights Reserved

Search Results for:

NAME: DAY, KAILEY (Super Search)



PARTY ROLE: Case Party
REGION: Wayne County, IN

Showing 0 results

Filter:

Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date
--------------	------	------------	------	------	--------	-----------	------------------

No items to display.

The data or information provided is based on information obtained from Indiana Courts, Clerks, Recorders, and Department of Revenue, and is not to be considered or used as an official record. Doxpop, LLC, the Division of State Court Administration, the Indiana Courts and Clerks of Court, the Indiana Recorders, and the Indiana Department of Revenue: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information by personally consulting the official record maintained by the court, clerk, recorder or Department of Revenue.

Copyright © 2002-2025 Doxpop, llc. All Rights Reserved

Search Results for:

NAME: DAY, KAILYE (Super Search)



PARTY ROLE: Case Party
REGION: Wayne County, IN

Showing 0 results

Filter:

Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date
No items to display.							

The data or information provided is based on information obtained from Indiana Courts, Clerks, Recorders, and Department of Revenue, and is not to be considered or used as an official record. Doxpop, LLC, the Division of State Court Administration, the Indiana Courts and Clerks of Court, the Indiana Recorders, and the Indiana Department of Revenue: 1) Do not warrant that the information is accurate or complete; 2) Make no representations regarding the identity of any persons whose names appear in the information; and 3) Disclaim any liability for any damages resulting from the release or use of the information. The user should verify the information by personally consulting the official record maintained by the court, clerk, recorder or Department of Revenue.

Copyright © 2002-2025 Doxpop, llc. All Rights Reserved