



**LIEN SEARCH  
PRODUCT COVER SHEET**

**ORDER INFORMATION**

FILE/ORDER NUMBER:	LL-TC-02339	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	MICHAEL S WALKER		
PROPERTY ADDRESS:	1411 W RED MAPLE RD		
CITY, STATE AND COUNTY:	MUNCIE, INDIANA (IN) AND DELAWARE		

**SEARCH INFORMATION**

SEARCH DATE:	06/11/2025	EFFECTIVE DATE:	06/10/2025
NAME(S) SEARCHED:	MICHAEL S WALKER		
ADDRESS/PARCEL SEARCHED:	1411 W RED MAPLE RD, MUNCIE, IN 47303/ 0716153001000		

**ASSESSMENT INFORMATION**

COMMENTS:	
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**CURRENT OWNER VESTING**

MICHAEL S. WALKER
COMMENTS:

**VESTING DEED**

DEED TYPE:	WARRANTY DEED	GRANTOR:	CAMERINO CRUZ CABRERA
DATED DATE:	08/09/2021	GRANTEE:	MICHAEL S. WALKER
BOOK/PAGE:	N/A	RECORDED DATE:	08/23/2021
INSTRUMENT NO:	2021R14110		
COMMENTS:			

**CURRENT TAXES**

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2025 (SPRING)	TAX YEAR:	2025 (FALL)
TAX AMOUNT:	\$614.17	TAX AMOUNT:	\$593.07
TAX STATUS:	PAID	TAX STATUS:	DUE
DUE DATE:	05/12/2025	DUE DATE:	11/10/2025
DELINQUENT DATE:		DELINQUENT DATE:	

**VOLUNTARY LIENS**

**SECURITY INSTRUMENT**

DOC NAME	MORTGAGE	AMOUNT:	\$220,924.00
DATED DATE:	08/09/2021	RECORDED DATE	08/23/2021
INSTRUMENT NO:	2021R14112	BOOK/PAGE:	N/A
OPEN/CLOSED:	CLOSED-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	MICHAEL S WALKER, A MARRIED MAN		
LENDER:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR APPROVED MORTGAGE		
TRUSTEE:	N/A		
COMMENTS:			

**FOR PREAMBLE**

CITY/TOWNSHIP/PARISH:	CITY OF MUNCIE
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**ADDITIONAL NOTES**

AFFIDAVIT RECORDED ON 08/23/2021 AS INSTRUMENT NO. 2021R14111.

**LEGAL DESCRIPTION**

IN THE FOLLOWING DESCRIBED REAL ESTATE IN DELAWARE COUNTY, IN THE STATE OF INDIANA, TO-WIT:  
A PART OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION SIXTEEN (16), TOWNSHIP  
TWENTY-ONE (21) NORTH, RANGE TEN (10) EAST, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:  
BEGINNING AT THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF  
SECTION SIXTEEN (16), TOWNSHIP TWENTY-ONE (21) NORTH, RANGE TEN (10) EAST; RUNNING THENCE EAST  
ON THE SOUTH LINE OF THE SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER SIX HUNDRED  
SIXTY (660) FEET; THENCE NORTH PARALLEL WITH THE WEST LINE OF THE SAID SOUTHWEST QUARTER OF  
THE NORTHWEST QUARTER FIVE HUNDRED EIGHTY-THREE AND THIRTY-NINE HUNDREDTHS (583.39) FEET  
TO A POINT; WHICH POINT IS THE POINT OF BEGINNING; THENCE NORTH PARALLEL WITH THE WEST LINE OF  
THE SAID SOUTHWEST QUARTER OF THE NORTHWEST QUARTER ONE HUNDRED NINETY-THREE AND  
THIRTY-THREE HUNDREDTHS (193.33) FEET; THENCE EAST WITH AN INTERIOR ANGLE OF NINETY DEGREES,  
EIGHT MINUTES (90° 08') TWO HUNDRED TWENTY-FIVE (225) FEET; THENCE SOUTH PARALLEL WITH THE  
WEST LINE OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER ONE HUNDRED NINETY-THREE  
AND THIRTY-THREE HUNDREDTHS (193.33) FEET; THENCE WEST TWO HUNDRED TWENTY-FIVE (225) FEET TO  
THE POINT OF BEGINNING. ESTIMATED TO CONTAIN 1.000 ACRES, MORE OR LESS.

A STRIP OF GROUND TWENTY-FIVE (25) FEET OF EQUAL WIDTH OFF THE ENTIRE WEST SIDE OF THE ABOVE  
DESCRIBED TRACT AND A STRIP OF GROUND TWENTY-FIVE (25) FEET OF EQUAL WIDTH OFF THE ENTIRE  
NORTH SIDE OF THE ABOVE DESCRIBED TRACT SHALL BE RESERVED FOR HIGHWAY PURPOSES AND IS  
HEREBY DEDICATED TO THE PUBLIC FOR SUCH USE.

ALSO, A STRIP OF GROUND THREE (3) FEET OFF THE ENTIRE EAST SIDE AND A STRIP OF GROUND THREE (3)  
FEET OFF THE ENTIRE SOUTH SIDE OF THE ABOVE DESCRIBED TRACT SHALL BE RESERVED AS AN  
EASEMENT FOR THE INSTALLATION AND MAINTENANCE OF PUBLIC UTILITIES.

Summary

Parcel ID 0716153001000  
Alternate ID 18-07-16-153-001.000-006  
Property Address 1411 W RED MAPLE RD  
MUNCIE, IN 47303  
Brief Tax Description S PT SW QTR NW QTR 1.0000Acres STR: 162110 IN: OUT:  
(Note: Not to be used on legal documents)  
Class 510: 1 Family Dwell - Platted Lot

Owner

WALKER MICHAEL S  
1411 W RED MAPLE RD  
MUNCIE, IN 47303

Taxing District

County: Delaware  
Township: HAMILTON TOWNSHIP  
State District 006 HAMILTON  
Local District: 006  
School Corp: DELAWARE COMMUNITY  
Neighborhood: 700717-006 UNPLATTED LOTS ON RED MAPLE, LAKEWOOD & LONESOME DR

Site Description

Topography: Flat  
Public Utilities: Electricity , Water  
Street or Road: Paved  
Area Quality: Static  
Parcel Acreage: 1

Land

Land Type	Soil ID	Act Front.	Eff. Depth	Size	Rate	Adj. Rate	Ext. Value	Infl. %	Value
(F) FRONT LOT		193	225	193x225	\$142.00	\$146.00	\$28,178.00	0%	\$28,180.00

Residential Dwellings

Description Single-Family  
Story Height 2  
Style  
Finished Area 2150  
# Fireplaces 1  
Heat Type Central Warm Air  
Air Cond 2150  
Bedrooms 3  
Living Rooms: 0  
Dining Rooms: 0  
Family Rooms: 0  
Finished Rooms: 9  
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	1/6 Masonry	1534	1534
2	Wood Frame	616	616
C		546	0
S		988	0

Features	Area
Porch, Open Frame	138

Improvements

Descr	PC	Grade	Year Built	Eff Year	Cond	LCM	Size	Nbhd Factor	Mrkt Factor
Detached Garage	100	C	1998	1998	A	1.01	1200	1.13	1.05
Single-Family	100	C	1959	1959	G	1.01	2150	1.13	1.05

## Transfer History

Date	New Owner	Doc ID	Book/Page	Sale Price
8/23/2021	WALKER MICHAEL S		2021R/14110	\$225,000.00
10/15/2018	CABRERA CAMERINO CRUZ		2018R/13445	\$165,000.00
3/1/2009	HUTCHINSON MICHAEL L & JUNE A			\$0.00

## Sales Disclosures

Sale Date	Sale Price	Parcel Count	Valid
8/9/2021	\$225,000	1	Y
10/12/2018	\$165,000	1	Y

## Valuation

Assessment Year	2025	2024	2023	2022	2021
Reason	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment
As Of Date	4/21/2025	4/22/2024	4/17/2023	4/13/2022	4/12/2021
Land	\$28,200	\$28,200	\$28,200	\$28,200	\$19,900
Land Res (1)	\$28,200	\$28,200	\$28,200	\$28,200	\$19,900
Land Non Res (2)	\$0	\$0	\$0	\$0	\$0
Land Non Res (3)	\$0	\$0	\$0	\$0	\$0
Improvement	\$176,900	\$138,200	\$138,800	\$140,300	\$119,300
Imp Res (1)	\$176,900	\$138,200	\$115,100	\$116,400	\$98,000
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$0	\$0	\$23,700	\$23,900	\$21,300
Total	\$205,100	\$166,400	\$167,000	\$168,500	\$139,200
Total Res (1)	\$205,100	\$166,400	\$143,300	\$144,600	\$117,900
Total Non Res (2)	\$0	\$0	\$0	\$0	\$0
Total Non Res (3)	\$0	\$0	\$23,700	\$23,900	\$21,300

## Deductions

Year	Deduction Type	Amount
2024 PAYABLE 2025	Mortgage	0
2024 PAYABLE 2025	Standard Deduction \ Homestead	48,000
2024 PAYABLE 2025	Supplemental	44,400
2023 PAYABLE 2024	Mortgage	0
2023 PAYABLE 2024	Standard Deduction \ Homestead	48,000
2023 PAYABLE 2024	Supplemental	38,120
2022 PAYABLE 2023	Mortgage	3,000
2022 PAYABLE 2023	Standard Deduction \ Homestead	45,000
2022 PAYABLE 2023	Supplemental	34,860
2021 PAYABLE 2022	Mortgage	3,000
2021 PAYABLE 2022	Standard Deduction \ Homestead	45,000
2021 PAYABLE 2022	Supplemental	25,515
2020 PAYABLE 2021	Standard Deduction \ Homestead	45,000
2020 PAYABLE 2021	Supplemental	25,515
2019 PAYABLE 2020	Standard Deduction \ Homestead	45,000
2019 PAYABLE 2020	Supplemental	26,705
2018 PAYABLE 2019	Standard Deduction \ Homestead	45,000
2018 PAYABLE 2019	Supplemental	26,705

## Tax History

Detail:					
Tax Year	Type	Category	Description	Amount	Balance Due
2024 PAYABLE 2025	Spring Tax	Tax	24/25 Spring Tax	\$593.07	\$0.00
2024 PAYABLE 2025	Spring Ditch	SA	24/25 Spring Ditch: 084 - WHITE RIVER NORTHWEST	\$10.00	\$0.00
2024 PAYABLE 2025	Special Assessment - Base Amount	SA	Spring SA Base: SW25003595	\$11.40	\$0.00
2024 PAYABLE 2025	Fall Tax	Tax	24/25 Fall Tax	\$593.07	\$593.07
2023 PAYABLE 2024	Spring Tax	Tax	23/24 Spring Tax	\$681.14	\$0.00
2023 PAYABLE 2024	Spring Ditch	SA	23/24 Spring Ditch: 084 - WHITE RIVER NORTHWEST	\$10.00	\$0.00
2023 PAYABLE 2024	Special Assessment - Base Amount	SA	Spring SA Base: SW24003588	\$11.40	\$0.00
2023 PAYABLE 2024	Fall Tax	Tax	23/24 Fall Tax	\$681.14	\$0.00
2022 PAYABLE 2023	Spring Tax	Tax	22/23 Spring Tax	\$686.95	\$0.00
2022 PAYABLE 2023	Spring Ditch	SA	22/23 Spring Ditch: 084 - WHITE RIVER NORTHWEST	\$10.00	\$0.00
2022 PAYABLE 2023	Special Assessment - Base Amount	SA	Spring SA Base: SW23003563	\$11.40	\$0.00
2022 PAYABLE 2023	Fall Tax	Tax	22/23 Fall Tax	\$686.95	\$0.00
2021 PAYABLE 2022	Spring Tax	Tax	21/22 Spring Tax	\$582.99	\$0.00
2021 PAYABLE 2022	Spring Ditch	SA	21/22 Spring Ditch: 084 - WHITE RIVER NORTHWEST	\$10.00	\$0.00
2021 PAYABLE 2022	Special Assessment - Base Amount	SA	Spring SA Base: SW22003224	\$11.40	\$0.00
2021 PAYABLE 2022	Fall Tax	Tax	21/22 Fall Tax	\$582.99	\$0.00

Tax Year	Type	Category	Description	Amount	Balance Due
2020 PAYABLE 2021	Spring Tax	Tax	20/21 Spring Tax	\$623.63	\$0.00
2020 PAYABLE 2021	Spring Ditch	SA	20/21 Spring Ditch: 084 - WHITE RIVER NORTHWEST	\$10.00	\$0.00
2020 PAYABLE 2021	Special Assessment - Base Amount	SA	Spring SA Base: SW21003210	\$11.40	\$0.00
2020 PAYABLE 2021	Fall Tax	Tax	20/21 Fall Tax	\$623.63	\$0.00
2019 PAYABLE 2020	Spring Tax	Tax	19/20 Spring Tax	\$605.62	\$0.00
2019 PAYABLE 2020	Spring Ditch	SA	19/20 Spring Ditch: 084 - WHITE RIVER NORTHWEST	\$10.00	\$0.00
2019 PAYABLE 2020	Special Assessment - Base Amount	SA	Spring SA Base: SW20003207	\$11.40	\$0.00
2019 PAYABLE 2020	Fall Tax	Tax	19/20 Fall Tax	\$605.62	\$0.00
2018 PAYABLE 2019	Spring Tax	Tax	18/19 Spring Tax	\$581.45	\$0.00
2018 PAYABLE 2019	Spring Ditch	SA	18/19 Spring Ditch: 084 - WHITE RIVER NORTHWEST	\$10.00	\$0.00
2018 PAYABLE 2019	Special Assessment - Base Amount	SA	Spring SA Base: SW19031109	\$11.40	\$0.00
2018 PAYABLE 2019	Fall Tax	Tax	18/19 Fall Tax	\$581.45	\$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	\$1,207.54	\$593.07
2023 PAYABLE 2024	\$1,383.68	\$0.00
2022 PAYABLE 2023	\$1,395.30	\$0.00
2021 PAYABLE 2022	\$1,187.38	\$0.00
2020 PAYABLE 2021	\$1,268.66	\$0.00
2019 PAYABLE 2020	\$1,232.64	\$0.00
2018 PAYABLE 2019	\$1,184.30	\$0.00

**Payments****Detail:**

Tax Year	Payment Date	Paid By	Amount
2024 PAYABLE 2025	05/09/2025	CORELOGIC-05-09-2025	\$614.47
2023 PAYABLE 2024	11/07/2024	CORELOGIC-11-07-2024	\$681.14
2023 PAYABLE 2024	05/06/2024	CORELOGICSPRING	\$702.54
2022 PAYABLE 2023	11/08/2023	CORELOGIC2	\$686.95
2022 PAYABLE 2023	05/01/2023	FMS CORELOGIC 2-050123	\$708.35
2021 PAYABLE 2022	11/01/2022	CORELOGIC-11-1-2022	\$582.99
2021 PAYABLE 2022	04/26/2022	CORELOGIC-04-26-2022	\$604.39
2020 PAYABLE 2021	10/28/2021	CORELOGIC 102821	\$623.63
2020 PAYABLE 2021	04/28/2021	CORELOGIC 042821	\$645.03
2019 PAYABLE 2020	10/30/2020	CORELOGIC-10-30-2020	\$605.62
2019 PAYABLE 2020	05/04/2020	CORELOGIC050420	\$627.02
2018 PAYABLE 2019	10/31/2019	CORELOGIC103119	\$581.45
2018 PAYABLE 2019	04/23/2019	CORELOGIC 04-23-2019	\$602.85

**Total:**

Tax Year	Amount
2024 PAYABLE 2025	\$614.47
2023 PAYABLE 2024	\$1,383.68
2022 PAYABLE 2023	\$1,395.30
2021 PAYABLE 2022	\$1,187.38
2020 PAYABLE 2021	\$1,268.66
2019 PAYABLE 2020	\$1,232.64
2018 PAYABLE 2019	\$1,184.30

**Historic Districts**

Historical District

none

[Click here for more information](#)**Sketch****Property Record Card**

18-07-16-153-001.000-006 (PDF)

No data available for the following modules: Commercial Buildings.

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 Last Data Upload: 11/06/2025, 08:46:36

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DELAWARE COUNTY REAL ESTATE TAX INQUIRY  
FOR YEAR OF "2024 PAYABLE 2025"  
(NOT FOR OFFICIAL USE)

Spring Tax Due Date: May 12 2025  
Fall Tax Due Date: November 10 2025

General Information

Tax Year: 2024 PAYABLE 2025  
Parcel No: 18-07-16-153-001.000-006  
Tax Unit: 006 HAMILTON  
Owner Name: WALKER MICHAEL S  
Property Address: 1411 W RED MAPLE RD MUNCIE 47303  
Mailing Address: 1411 W RED MAPLE RD Muncie IN 47303

Legal Description

Legal Description: S PT SW QTR NW QTR S16 T21 R10 1.000 AC  
Legal Str: 162110  
Legal Sub:  
Legal Plat:  
Legal Block:  
Legal Section: 16  
Legal Lot No:  
Lots:  
Acreage: 1.000000  
Transfer Date:  
State Usage Code: 510 - RESIDENTIAL  
Book:  
Page:

Assessed Value

R Land: 28200  
NR Land: 0  
R Improvements: 176900  
NR Improvements: 0  
Total Assessment: 205100

Exemptions and Values

Homestead: 48000  
Over 65: 0  
Mortgage: 0  
Supplemental: 44400  
Blind/Disability: 0  
Rehabilitation: 0  
Veteran: 0  
Abatement: 0  
Non-Profit: 0  
Fertilizer: 0  
Heritage Barn: 0

Current Year Spring Charges

Half Year Net Tax:	593.07
Storm Water Charge:	11.4
Ditch Charge:	10
Statement Fee:	0
Net This Installment:	614.47

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SPRING DETAILS

Spring Taxes:	0
Delq Taxes:	0
Delq Penalty:	0
Storm Water:	0
Delq Storm Water:	0
Delq Penalty:	0
Spring Ditches:	0
Delq Ditches:	0
Delq Penalty:	0
Spring Statement Fee:	0
Delq Statement Fee:	0
Delq Fee Penalty:	0
Spring Reconstructions:	0
Delq Reconstructions:	0
Delq Penalty:	0
Spring Sewages:	0
Delq Sewage:	0
Delq Penalty:	0
Spring Weed Cuts:	0
Delq Weed Cuts:	0
Delq Penalty:	0
Spring Mowing:	0
Delq Mowing:	0
Delq Penalty:	0
Spring Barrett:	0
Delq Barrett:	0
Delq Penalty:	0
Spring Civil Penalty:	0
Delq Civil Penalty:	0
Delq Penalty:	0
Spring Ineligible	
Homestead Deduction:	0
Delq Ineligible:	0
Delq Penalty:	0

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Spring Due: 0

Current Year Fall Charges

Half Year Net Tax:	593.07
Storm Water Charge:	0
Ditch Charge:	0
Tax Sale:	0

FALL DETAILS

Fall Taxes:	593.07
Delq Taxes:	0
Delq Penalty:	0
Storm Water:	0
Delq Storm Water:	0
Delq Penalty:	0
Fall Ditches:	0
Delq Ditches:	0
Delq Penalty:	0
Tax Sale Fee:	0
Tax Sale Cost:	0
Delq Tax Sale Fees:	
Fall Reconstructions:	0
Delq Reconstructions:	0
Delq Penalty:	0
Fall Sewages:	0
Delq Sewage:	0
Delq Penalty:	0
Fall Weed Cuts:	0
Delq Weed Cuts:	0
Delq Penalty:	0
Fall Mowing:	0
Delq Mowing:	0
Delq Penalty:	0
Fall Barrett:	0
Delq Barrett:	0
Delq Penalty:	0
Fall Civil Penalty:	0
Delq Civil Penalty:	0
Delq Penalty:	0
Fall Ineligible	
Homestead Deduction:	0
Delq Ineligible:	0
Delq Penalty:	0

Fall Due: 593.07

(NOT FOR OFFICIAL USE)



DULY ENTERED FOR TAXATION  
TRANSFER FEES \$ 10.00  
Aug 23 2021 - ER

*John J. Cagney*

DELAWARE COUNTY AUDITOR

**2021R14110**  
**MELANIE MARSHALL**  
**DELAWARE COUNTY RECORDER**  
**RECORDED ON**  
**08/23/2021 01:12 PM**  
**REC FEE 25.00**  
**PAGES: 2**  
**RECORDED AS PRESENTED**

**WARRANTY DEED**

THIS INDENTURE WITNESSETH, that

**Camerino Cruz Cabrera**

of Whiteside County, in the State of IL,

Convey and Warrant to

**Michael S. Walker**

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

A part of the Southwest Quarter of the Northwest Quarter of Section Sixteen (16), Township Twenty-one (21) North, Range Ten (10) East, more particularly described as follows, to-wit: Beginning at the Southwest corner of the Southwest Quarter of the Northwest Quarter of Section Sixteen (16), Township Twenty-one (21) North, Range Ten (10) East; running thence East on the South line of the said Southwest Quarter of the Northwest Quarter Six Hundred Sixty (660) feet; thence North parallel with the West line of the said Southwest Quarter of the Northwest Quarter Five Hundred Eighty-three and Thirty-nine Hundredths (583.39) feet to a point; which point is the point of beginning; thence North parallel with the West line of the said Southwest Quarter of the Northwest Quarter One Hundred Ninety-three and Thirty-three Hundredths (193.33) feet; thence East with an interior angle of Ninety degrees, Eight minutes (90° 08') Two Hundred Twenty-five (225) feet; thence South parallel with the West line of the Southwest Quarter of the Northwest Quarter One Hundred Ninety-three and Thirty-three Hundredths (193.33) feet; thence West Two Hundred Twenty-five (225) feet to the point of beginning. Estimated to contain 1.000 acres, more or less.

A strip of ground Twenty-five (25) feet of equal width off the entire West side of the above described tract and a strip of ground Twenty-five (25) feet of equal width off the entire North side of the above described tract shall be reserved for highway purposes and is hereby dedicated to the public for such use.

Also, a strip of ground Three (3) feet off the entire East side and a strip of ground Three (3) feet off the entire South side of the above described tract shall be reserved as an easement for the installation and maintenance of public utilities.

Tax Duplicate No. 18-07-16-153-001.000-006

Property Address: 1411 W Red Maple Rd., Muncie, Indiana 47303

SUBJECT TO TAXES DUE AND PAYABLE PRORATED TO DAY OF CLOSING

GRANTEES TAX MAILING ADDRESS: Michael S. Walker

1411 W Red Maple Rd  
Muncie IN 47303

Subject to easements, restrictions, and rights of way of record.

In Witness whereof the said **Camerino Cruz Cabrera** have hereunto executed the foregoing deed

on this 9<sup>th</sup> day of August, 2021.

*Camerino Cruz Cabrera*  
Camerino Cruz Cabrera

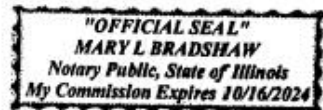
202107-34

State of Illinois County of Whiteside SS:

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

on this 9th day of August, 2021, came Camerino Cruz Cabrera and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.



My commission expires: 10/16/2024 Notary Public Mary L. Bradshaw  
Resident of: Illinois

This instrument prepared by: James R. Wesley Attorney at Law

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 James R. Wesley

202107-34

DELAWARE COUNTY RECORDER 2021R14110 PAGE 2 OF 2

**2021R14112**  
**MELANIE MARSHALL**  
**DELAWARE COUNTY RECORDER**  
**RECORDED ON**  
**08/23/2021 01:12 PM**  
**REC FEE 55.00**  
**PAGES: 14**  
**RECORDED AS PRESENTED**

After Recording Return To:  
APPROVED MORTGAGE  
107 N. STATE RD. 135, STE. 301  
GREENWOOD, INDIANA 46142  
Loan Number: WMG0017363

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_

FHA Case No: 156-5219551-703 **MORTGAGE**

**MIN:** 100010320026831030

**MERS Phone:** 888-679-6377

#### **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 20. 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 AUGUST 9, 2021, together with all Riders to this document.
- (B) **"Borrower"** is MICHAEL S WALKER, A MARRIED MAN

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 MERS has a mailing address of P.O. Box 2026, Flint, MI 48501-2026 and a street address of 1901 E. Voorhees Street, Suite C, Danville, IL 61834. The MERS telephone number is (888) 679-MERS.

(D) **"Lender"** is APPROVED MORTGAGE

Lender is a INDIANA CORPORATION organized  
and existing under the laws of THE STATE OF INDIANA

INDIANA FHA MORTGAGE - MERS  
INMTGZ2.FHA 06/30/20

☆ DocMagic

Page 1 of 13



DELAWARE COUNTY RECORDER 2021R14112 PAGE 1 OF 14

Lender's address is 107 N. STATE RD. 135, STE 301, GREENWOOD, INDIANA 46142

(E) **"Note"** means the promissory note signed by Borrower and dated AUGUST 9, 2021. The Note states that Borrower owes Lender TWO HUNDRED TWENTY THOUSAND NINE HUNDRED TWENTY-FOUR AND 00/100 Dollars (U.S. \$ 220,924.00 ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than SEPTEMBER 1, 2051.

(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, 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"/> Adjustable Rate Rider | <input type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Condominium Rider     | <input type="checkbox"/> Other(s) [specify]             |

(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 (12 C.F.R. Part 1024), 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, with power of sale, the following described property located in the

COUNTY of DELAWARE :  
 [Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

\* LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.  
 A.P.N.: 18-07-16-153-001.000-006

which currently has the address of 1411 W RED MAPLE RD

MUNCIE, Indiana 47303-9314 ("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 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 owes 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. 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 proceedings; (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; Notice of Grievance.** 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 18 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.

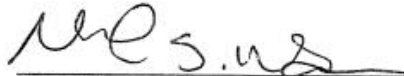
**23. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted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

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

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]



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.

  
MICHAEL S WALKER (Seal)  
-Borrower

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness





\_\_\_\_\_[Space Below This Line For Acknowledgment]\_\_\_\_\_

State of INDIANA

County of Delaware

SS:

Before me,

(name of Notary or other officer)

this 9th day of Aug 2021, MICHAEL S WALKER

(name of signer)  
acknowledged the execution of the annexed deed (or mortgage, as the case may be).



(SEAL)

[Signature]  
(Notary's signature)

(Printed/Typed name), Notary Public

My commission expires: \_\_\_\_\_

County of commission: \_\_\_\_\_

This instrument was prepared by: **CITIZENS BANK, N.A. Melissa Foster**  
6100 TOWER CIRCLE, SUITE 600  
FRANKLIN, TN 37067

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 of [Signature]

Printed Name Susan Rankin

Loan Originator: NAGRA, NAVDEEP, NMLSR ID 177153  
Loan Originator Organization: APPROVED MORTGAGE, NMLSR ID 122171

INDIANA FHA MORTGAGE - MERS  
INMTG22.FHA 06/30/20

★ DocMagic

Page 13 of 13



DELAWARE COUNTY RECORDER 2021R14112 PAGE 13 OF 14

## LEGAL DESCRIPTION

A part of the Southwest Quarter of the Northwest Quarter of Section Sixteen (16), Township Twenty-one (21) North, Range Ten (10) East, more particularly described as follows, to-wit: Beginning at the Southwest corner of the Southwest Quarter of the Northwest Quarter of Section Sixteen (16), Township Twenty-one (21) North, Range Ten (10) East; running thence East on the South line of the said Southwest Quarter of the Northwest Quarter Six Hundred Sixty (660) feet; thence North parallel with the West line of the said Southwest Quarter of the Northwest Quarter Five Hundred Eighty-three and Thirty-nine Hundredths (583.39) feet to a point; which point is the point of beginning; thence North parallel with the West line of the said Southwest Quarter of the Northwest Quarter One Hundred Ninety-three and Thirty-three Hundredths (193.33) feet; thence East with an interior angle of Ninety degrees, Eight minutes (90° 08') Two Hundred Twenty-five (225) feet; thence South parallel with the West line of the Southwest Quarter of the Northwest Quarter One Hundred Ninety-three and Thirty-three Hundredths (193.33) feet; thence West Two Hundred Twenty-five (225) feet to the point of beginning. Estimated to contain 1.000 acres, more or less.

A strip of ground Twenty-five (25) feet of equal width off the entire West side of the above described tract and a strip of ground Twenty-five (25) feet of equal width off the entire North side of the above described tract shall be reserved for highway purposes and is hereby dedicated to the public for such use.

Also, a strip of ground Three (3) feet off the entire East side and a strip of ground Three (3) feet off the entire South side of the above described tract shall be reserved as an easement for the installation and maintenance of public utilities.



**2021R14111**  
**MELANIE MARSHALL**  
**DELAWARE COUNTY RECORDER**  
**RECORDED ON**  
**08/23/2021 01:12 PM**  
**REC FEE 25.00**  
**PAGES: 1**  
**RECORDED AS PRESENTED**

STATE OF INDIANA  
 COUNTY OF Delaware

AGENTS CASE NO. 202107-34

**Not One and the Same  
 AFFIDAVIT**

The undersigned states that he is the purchaser of the following described real estate:

A part of the Southwest Quarter of the Northwest Quarter of Section Sixteen (16), Township Twenty-one (21) North, Range Ten (10) East, more particularly described as follows, to-wit: Beginning at the Southwest corner of the Southwest Quarter of the Northwest Quarter of Section Sixteen (16), Township Twenty-one (21) North, Range Ten (10) East; running thence East on the South line of the said Southwest Quarter of the Northwest Quarter Six Hundred Sixty (660) feet; thence North parallel with the West line of the said Southwest Quarter of the Northwest Quarter Five Hundred Eighty-three and Thirty-nine Hundredths (583.39) feet to a point; which point is the point of beginning; thence North parallel with the West line of the said Southwest Quarter of the Northwest Quarter One Hundred Ninety-three and Thirty-three Hundredths (193.33) feet; thence East with an interior angle of Ninety degrees, Eight minutes (90° 08') Two Hundred Twenty-five (225) feet; thence South parallel with the West line of the Southwest Quarter of the Northwest Quarter One Hundred Ninety-three and Thirty-three Hundredths (193.33) feet; thence West Two Hundred Twenty-five (225) feet to the point of beginning. Estimated to contain 1.000 acres, more or less.

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Also, a strip of ground Three (3) feet off the entire East side and a strip of ground Three (3) feet off the entire South side of the above described tract shall be reserved as an easement for the installation and maintenance of public utilities.

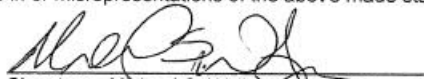
The undersigned, further states that he is not one and the same as Michael Walker, defendant in the following judgment:

*Judgement filed against Michael Walker in favor of Solid House Investments in the amount of \$1,604.00*

*plus interests and costs, entered 12/2/2014 as cause number 18C04-1412-SC-1252.*

The undersigned hereby indemnifies Young's Title & Abstract Company, Inc and its Underwriter **FIRST AMERICAN TITLE INSURANCE COMPANY** for any loss or detriment realized or suffered by the Company resulting from an inaccuracies in or misrepresentations of the above made statements.

Further the affiant saith not.

  
 Signature: Michael S. Walker

Subscribed and sworn to before me a Notary Public, this 9<sup>th</sup> day of August 2021

Notary Public 

My Commission Expires:  
 Resident of:

THIS INSTRUMENT PREPARED BY: James R. Wesley Attorney at Law



**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**



DataSource: Delaware, IN

Criteria: Party Name = WALKER MICHAEL

Last Indexed Date: 06/10/2025

Last Verified Date: 06/10/2025

RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
01/03/2023	12/20/2022	2023R00027	MISCELLA...	WALKER MICHAEL J		GRANTOR
08/23/2021	08/09/2021	2021R14112	MORTGAGE	WALKER MICHAEL S		GRANTOR
08/23/2021	08/09/2021	2021R14111	MISCELLA...	WALKER MICHAEL S		GRANTOR
08/23/2021	08/09/2021	2021R14110	DEED	WALKER MICHAEL S		GRANTEE
01/30/2018	12/28/2017	2018R01256	DEED	WALKER MICHAEL JOE		GRANTOR
09/27/2016	09/20/2016	2016R11852	DEED	WALKER MICHAEL JOE		GRANTOR
09/27/2016	09/20/2016	2016R11851	MISCELLA...	WALKER MICHAEL JOE		GRANTOR
12/05/2014	12/05/2014	2014R13898	DEED	WALKER MICHAEL JOE		GRANTEE
12/05/2014	12/05/2014	2014R13898	DEED	WALKER MICHAEL JOE		GRANTOR