



**LIEN SEARCH
PRODUCT COVER SHEET**

ORDER INFORMATION

| | | | |
|-------------------------|--|---------------|--------------------|
| FILE/ORDER NUMBER: | LL-TC-02535 | PRODUCT NAME: | LIEN SEARCH REPORT |
| BORROWER NAME(S) | JULIA K ANDERSON | | |
| PROPERTY ADDRESS: | 215 CRESTVIEW CT, CHESTERFIELD, IN 46017 | | |
| CITY, STATE AND COUNTY: | CHESTERFIELD, INDIANA (IN) AND MADISON | | |

SEARCH INFORMATION

| | | | |
|--------------------------|---|-----------------|------------|
| SEARCH DATE: | 07/17/2025 | EFFECTIVE DATE: | 07/16/2025 |
| NAME(S) SEARCHED: | JULIA K ANDERSON | | |
| ADDRESS/PARCEL SEARCHED: | 215 CRESTVIEW CT, CHESTERFIELD, IN 46017/48-12-11-200-199.000-035 | | |

ASSESSMENT INFORMATION

| | |
|-----------|--|
| COMMENTS: | |
|-----------|--|

CURRENT OWNER VESTING

| |
|-------------------|
| JULIA K. ANDERSON |
| COMMENTS: |

VESTING DEED

| | | | |
|----------------|---------------|----------------|---|
| DEED TYPE: | WARRANTY DEED | GRANTOR: | BENJAMIN SANTIAGO AND TAMMY L. SANTIAGO, HUSBAND AND WIFE |
| DATED DATE: | 02/13/2004 | GRANTEE: | JULIA K. ANDERSON |
| BOOK/PAGE: | N/A | RECORDED DATE: | 02/24/2004 |
| INSTRUMENT NO: | 2004R004307 | | |
| COMMENTS: | | | |

CURRENT TAXES

| FIRST INSTALLMENT | | SECOND INSTALLMENT | |
|-------------------|---------------|--------------------|-------------|
| TAX YEAR: | 2025 (SPRING) | TAX YEAR: | 2025 (FALL) |
| TAX AMOUNT: | \$597.06 | TAX AMOUNT: | \$597.06 |
| TAX STATUS: | PAID | TAX STATUS: | DUE |
| DUE DATE: | | DUE DATE: | |
| DELINQUENT DATE: | | DELINQUENT DATE: | |

VOLUNTARY LIENS

SECURITY INSTRUMENT

| | | | |
|----------------|--|------------------------|-------------|
| DOC NAME | MORTGAGE | AMOUNT: | \$68,006.00 |
| DATED DATE: | 12/10/2012 | RECORDED DATE | 12/27/2012 |
| INSTRUMENT NO: | 2012R020312 | BOOK/PAGE: | N/A |
| OPEN/CLOSED: | CLOSED-END | SUBJECT LIEN (YES/NO): | YES |
| BORROWER: | JULIA K. ANDERSON | | |
| LENDER: | MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR DISCOVER HOME LOANS, INC., A DELAWARE CORPORATION | | |
| TRUSTEE: | N/A | | |
| COMMENTS: | | | |

FOR PREAMBLE

| | |
|-----------------------|--------------------------|
| CITY/TOWNSHIP/PARISH: | TOWNSHIP OF CHESTERFIELD |
|-----------------------|--------------------------|

ADDITIONAL NOTES

| |
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| |
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LEGAL DESCRIPTION

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| |
|--|

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

LOT NUMBERED 131 IN CHESTERFIELD BLUFFS SECOND CONTINUATION, A SUBDIVISION IN THE TOWN OF CHESTERFIELD, AS RECORDED IN PLAT BOOK 11, PAGE 11, RECORDS OF MADISON COUNTY, INDIANA.

Parcel Summary

| | |
|-------------------------|--|
| Parcel ID | 48-12-11-200-199.000-035 |
| Bill ID | 22-52-5 |
| Reference # | 22525 |
| Property Address | 215 Crestview CT Chesterfield, IN, 46017 |
| Brief Legal Description | CHESTERFIELD BLUFFS 2ND L 131 (Note: Not to be used on legal documents) |
| Instrument Nbr | N/A |
| Doc Nbr | N/A |
| Class | RESIDENTIAL ONE FAMILY DWELLING ON A PLATTED LOT |
| Tax District | Chesterfield Town |
| Tax Rate Code | 978075 - ADV TAX RATE |
| Property Type | 82 - Residential |
| Mortgage Co | 50 - CORELOGIC Residential Properties |
| Last Change Date | 4/3/2025 1 |



Ownership

Deeded Owner
Anderson Julia K
215 Crestview CT
Anderson, IN 46017

Property Record Cards

- 2025 Property Record Card (PDF)
- 2024 Property Record Card (PDF)
- 2023 Property Record Card (PDF)
- 2022 Property Record Card (PDF)

Form 11's

- Link to Form 11 (PDF)

Site Description

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

Residential Dwellings

| | |
|--------------------|------------------|
| Description | Single-Family |
| Story Height | 1 |
| Style | |
| Finished Area | 1096 |
| # Fireplaces | 0 |
| Heat Type | Central Warm Air |
| Air Cond | 1096 |
| Bedrooms | 3 |
| Living Rooms: | 0 |
| Dining Rooms: | 0 |
| Family Rooms: | 1 |
| Finished Rooms: | 6 |
| Full Baths | 1 |
| Full Bath Fixtures | 3 |
| Half Baths | 0 |
| Half Bath Fixtures | 0 |
| Kitchen Sinks | 1 |
| Water Heaters | 1 |
| Add Fixtures | 0 |

| Floor | Construction | Base | Finish |
|-------|--------------|------|--------|
| 1 | Wood Frame | 1096 | 1096 |
| S | | 896 | 0 |

| Features | Area |
|-----------------|------|
| Patio, Concrete | 16 |

Improvements

| Descr | PC | Grade | Year Built | Eff Year | Cond | LCM | Size | Nbhd Factor | Mrkt Factor |
|---------------|-----|-------|------------|----------|------|------|------|-------------|-------------|
| Single-Family | 100 | D+2 | 1960 | 1995 | A | 1.02 | 1096 | 1.25 | 1 |
| Utility Shed | 100 | D | 1993 | 1993 | A | 1.02 | 96 | 1.25 | 1 |

Land

| Land Type | Soil ID | Act Front. | Eff. Depth | Size | Rate | Adj. Rate | Ext. Value | Infl. % | Value |
|-----------|---------|------------|------------|--------|----------|-----------|-------------|---------|-------------|
| Front Lot | | 60 | 105 | 60x105 | \$199.50 | \$201.00 | \$12,060.00 | 0% | \$12,060.00 |

Recent Sales In Area

Sale date range:

From:07/17/2022

To:07/17/2025

Search Sales by Neighborhood

Distance:1500

Units:Feet

Search Sales by Distance

Transfers

| Date | New Owner | Sale Price | DocumentType |
|----------|------------------|------------|--------------|
| 3/1/2009 | ANDERSON JULIA K | \$0 | ND |

Appeals

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

File an Appeal

Valuation

| Assessment Year | 2025 | 2024 | 2023 | 2022 | 2021 |
|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Reason | Annual Adjustment | Annual Adjustment | Annual Adjustment | Annual Adjustment | Annual Adjustment |
| As Of Date | 5/4/2025 | 4/22/2024 | 4/18/2023 | 5/27/2022 | 4/15/2021 |
| Land | \$12,100 | \$12,100 | \$11,500 | \$11,200 | \$8,500 |
| Land Res (1) | \$12,100 | \$12,100 | \$11,500 | \$11,200 | \$8,500 |
| Land Non Res (2) | \$0 | \$0 | \$0 | \$0 | \$0 |
| Land Non Res (3) | \$0 | \$0 | \$0 | \$0 | \$0 |
| Improvement | \$107,500 | \$98,600 | \$86,200 | \$86,200 | \$73,600 |
| Imp Res (1) | \$107,500 | \$98,600 | \$85,800 | \$85,800 | \$73,200 |
| Imp Non Res (2) | \$0 | \$0 | \$0 | \$0 | \$0 |
| Imp Non Res (3) | \$0 | \$0 | \$400 | \$400 | \$400 |
| Total | \$119,600 | \$110,700 | \$97,700 | \$97,400 | \$82,100 |
| Total Res (1) | \$119,600 | \$110,700 | \$97,300 | \$97,000 | \$81,700 |
| Total Non Res (2) | \$0 | \$0 | \$0 | \$0 | \$0 |
| Total Non Res (3) | \$0 | \$0 | \$400 | \$400 | \$400 |

Deductions

| Type | Description | 2024 Pay 2025 | 2023 Pay 2024 | 2022 Pay 2023 | 2021 Pay 2022 |
|-----------|-----------------|---------------|---------------|---------------|---------------|
| Homestead | Stand Homestead | \$48,000.00 | \$48,000.00 | \$45,000.00 | \$45,000.00 |
| Homestead | Supplemental HS | \$23,512.00 | \$19,720.00 | \$18,200.00 | \$12,845.00 |

Tax History

| | 2024 Pay 2025 | 2023 Pay 2024 | 2022 Pay 2023 | 2021 Pay 2022 |
|--------------------|---------------|---------------|---------------|---------------|
| + Spring Tax | \$597.06 | \$528.03 | \$522.00 | \$409.80 |
| + Spring Penalty | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| + Spring Annual | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| + Fall Tax | \$597.06 | \$528.03 | \$522.00 | \$409.80 |
| + Fall Penalty | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| + Fall Annual | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| + Delq NTS Tax | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| + Delq NTS Pen | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| + Delq TS Tax | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| + Delq TS Pen | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| + Other Assess | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| + Advert Fee | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| + Tax Sale Fee | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| + NSF Fee | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| PTRC | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| HMST Credit | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Circuit Breaker | \$138.04 | \$71.08 | \$100.66 | \$2.47 |
| Over 65 CB | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| = Charges | \$1,194.12 | \$1,056.06 | \$1,044.00 | \$819.60 |
| - Surplus Transfer | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| - Credits | (\$597.06) | (\$1,056.06) | (\$1,044.00) | (\$819.60) |
| = Total Due | \$597.06 | \$0.00 | \$0.00 | \$0.00 |

Payments

| Year | Receipt # | Transaction Date | Amount |
|---------------|-----------|------------------|----------|
| 2024 Pay 2025 | 4455347 | 5/9/2025 | \$597.06 |
| 2023 Pay 2024 | 4385423 | 11/8/2024 | \$528.03 |
| 2023 Pay 2024 | 4310155 | 5/9/2024 | \$528.03 |
| 2022 Pay 2023 | 4237177 | 11/6/2023 | \$522.00 |
| 2022 Pay 2023 | 4142234 | 4/21/2023 | \$522.00 |
| 2021 Pay 2022 | 4093812 | 11/3/2022 | \$409.80 |
| 2021 Pay 2022 | 4017221 | 4/27/2022 | \$409.80 |
| 2020 Pay 2021 | 3948768 | 10/27/2021 | \$388.50 |
| 2020 Pay 2021 | 3871345 | 4/22/2021 | \$388.50 |

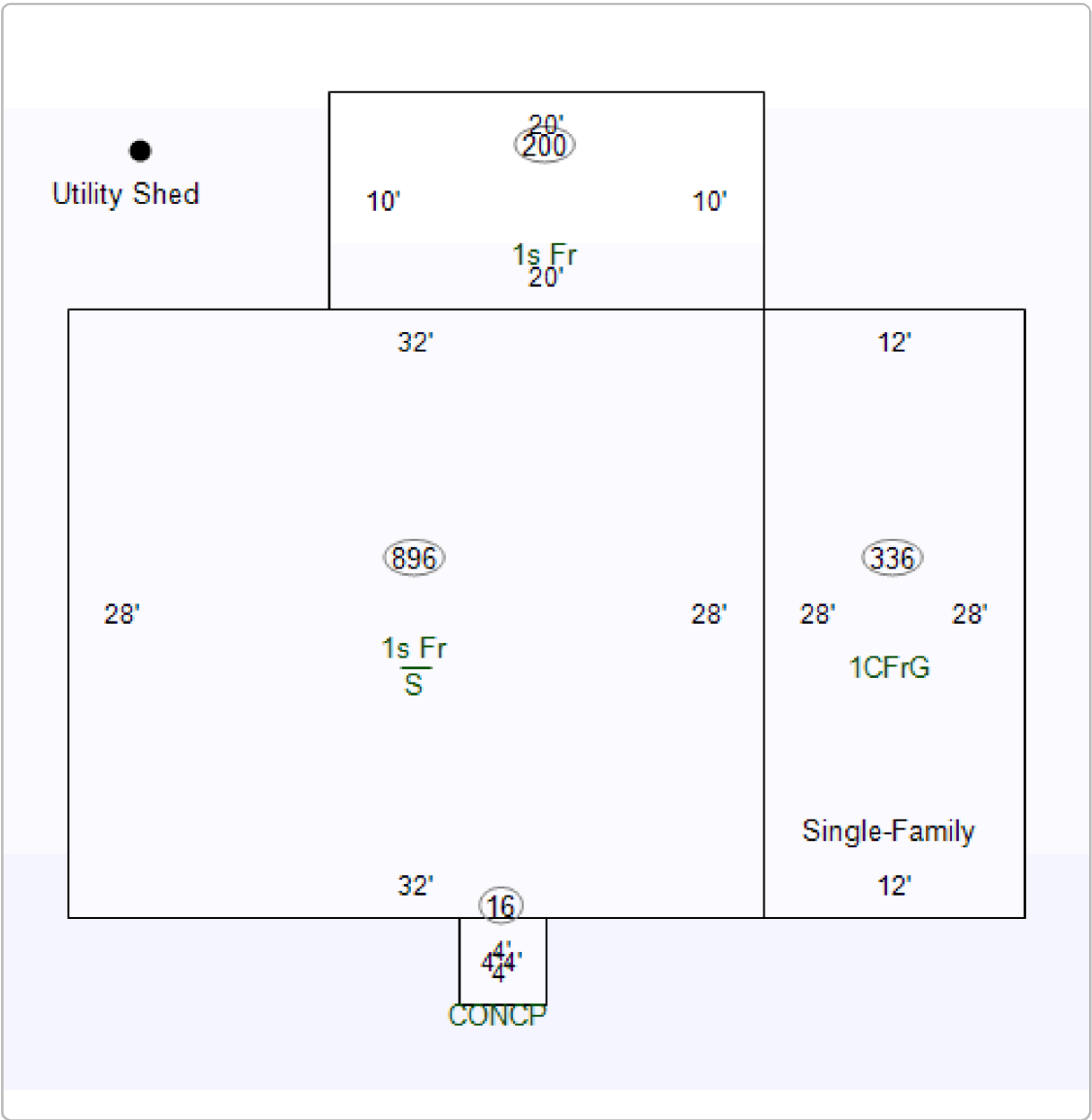
Photos



Skip to main content

Madison County, IN | Assessor Larry D. Davis

Sketches



No data available for the following modules: Sales, Transfer History.

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.
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[Last Data Upload: 17/07/2025, 10:12:26](#)

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SCHNEIDER
GEOSPATIAL

2

200404307
FILED FOR RECORD IN
MADISON COUNTY, IN
Kris Lutz
2/24/04 10:40AM
DEED 2PG 16.00
CHECK# 4298

Duly Entered for Taxation
Subject to Final Acceptance for Transfer

FEB 18 2004

Patricia Nelson
Auditor Madison County, IN

WARRANTY DEED

THIS INDENTURE WITNESSETH THAT: BENJAMIN SANTIAGO and TAMMY L. SANTIAGO, Husband and Wife, Grantor(s), CONVEYS AND WARRANTS to JULIA K. ANDERSON, Grantee(s), for the sum of One (\$1.00) dollar and other valuable consideration, the receipt whereof is hereby acknowledged, the following described Real Estate in **Madison County** in the **State of Indiana**, to-wit:

SEE ATTACHED LEGAL DESCRIPTION

Commonly known as: **215 CRESTVIEW, CHESTERFIELD, INDIANA 46017**

Key #

Subject to all easements, restrictions, assessments, rights-of-way of record and all visible, unrecorded easements and to all matters that would be discovered by an accurate inspection and Indiana Land Title Association minimum detail survey of the real estate.

Subject to the 2003 taxes due and payable in 2004 and thereafter.

IN WITNESS WHEREOF, the said grantor(s) above named have/has hereunto set his/her/their hand(s) and seal(s), this 13 day of Feb, 2004.

Benjamin Santiago
BENJAMIN SANTIAGO

Tammy L. Santiago
TAMMY L. SANTIAGO

STATE OF INDIANA, COUNTY OF MADISON, SS:

Before me, the undersigned Notary Public, in and for said County and State, this 13 day of February, 2004, personally appeared **BENJAMIN SANTIAGO and TAMMY L. SANTIAGO, Husband and Wife**, Grantor(s) in the above conveyance, and acknowledged their execution of this Deed.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires:



OFFICIAL SEAL
LISA M. ALLMAN-WALLACE
NOTARY PUBLIC, INDIANA
RESIDENT OF _____ County, Indiana

This Deed was Prepared By **SANSPERRY DICKMANN FREEMAN & BUILT**
By Jonathan R. Built, 1001 Jackson Street, Anderson, IN
My Commission Exp. March 2, 2008

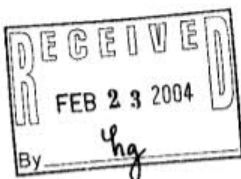
Mail to: 215 Crestview Chesterfield IN 46017

Send Tax Statement To: SAME

Auditor's Stamp:

040198R
Lowland

Recorder's Stamp:



CK-4298
hg 76
16-




040198R

EXHIBIT A

LOT NUMBERED 131 IN CHESTERFIELD BLUFFS SECOND CONTINUATION, A SUBDIVISION IN THE TOWN OF CHESTERFIELD, AS RECORDED IN PLAT BOOK 11, PAGE 11, RECORDS OF MADISON COUNTY, INDIANA.

END OF DOCUMENT



2012R020312
12/27/2012 08:53:34 AM
FEE: 32.00 PGS: 10
LINDA SMITH
MADISON COUNTY RECORDER, IN
RECORDED AS PRESENTED

After Recording Return To:
DISCOVER HOME LOANS, INC.
173 TECHNOLOGY DRIVE
IRVINE, CALIFORNIA 92618
Loan Number: 2212099 AZ

[Space Above This Line For Recording Data]

MORTGAGE

FHA CASE NO.

156-1564217-703

MIN: 100457800022120991

MERS Phone: 888-679-6377

THIS MORTGAGE ("Security Instrument") is given on DECEMBER 10, 2012
The mortgagor is JULIA K. ANDERSON

("Borrower").

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

DISCOVER HOME LOANS, INC., A DELAWARE CORPORATION ("Lender")
is organized and existing under the laws of DELAWARE
and has an address of 173 TECHNOLOGY DRIVE, IRVINE, CALIFORNIA 92618

Borrower owes Lender the principal sum of SIXTY-EIGHT THOUSAND SIX AND 00/100
Dollars (U.S. \$ 68,006.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JANUARY 1, 2043.

FHA INDIANA MORTGAGE - MERS
INMTGZ.FHA 07/03/12

Page 1 of 9

DocMagic eRecords
www.docmagic.com

DEC 27 AM 8:54

Madison County



Document # 2012R020312

Page 1 of 10

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in MADISON County, Indiana:

LOT NUMBERED 131 IN CHESTERFIELD BLUFFS SECOND CONTINUATION, A SUBDIVISION IN THE TOWN OF CHESTERFIELD, AS RECORDED IN PLAT BOOK 11, PAGE 11, RECORDS OF MADISON COUNTY, INDIANA.
A.P.N.: 48-12-11-200-199.000-035

which has the address of

215 CRESTVIEW COURT

ANDERSON
[City]

, Indiana

[Street]

46017

[Zip Code]

("Property Address"):

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

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

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

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

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

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

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

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

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

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows: FIRST, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

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

THIRD, to interest due under the Note;

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

FIFTH, to late charges due under the Note.

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

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

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

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

vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

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

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

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

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

9. Grounds for Acceleration of Debt.

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

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

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

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

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

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

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

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

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

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

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

or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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

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

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

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

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

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

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

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

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

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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

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

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

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

[Check applicable box(es)].

- | | | |
|---|--|--|
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Growing Equity Rider |
| <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Rehabilitation Loan Rider |
| <input type="checkbox"/> Non-Owner Occupancy Rider | <input type="checkbox"/> Other [Specify] | |

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

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

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


JULIA K. ANDERSON (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

Witness:

Witness:

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INMTGZ.FHA 07/03/12

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DocMagic eSignature
www.docmagic.com

SKA

[Space Below This Line For Acknowledgment]

State of INDIANA

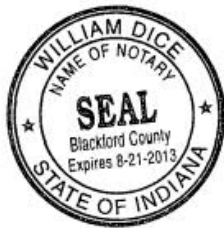
SS:

County of MADISON

Before me, JO Decker

this 10 day of Dec 2012, JULIA K. ANDERSON

acknowledged the execution of the annexed mortgage.



(Seal)

William Dice
Notary Signature

William Dice

Printed/Typed Name

Notary Public

My commission expires: _____

County of residence: _____

This instrument was prepared by: Melissa Wethington

Discover Home Loans, Inc.

173 Technology Drive

Irvine, CA 92618

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.

Melissa Wethington
Signature of Preparer

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INMTGZ.FHA 07/03/12

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STATE OF IN

COUNTY OF Madison

Before me, a Notary Public in and for said County and State, personally appeared Julia K. Anderson who acknowledged the execution of the foregoing Instrument, and who, having been duly sworn, stated that any representations therein contained are true.

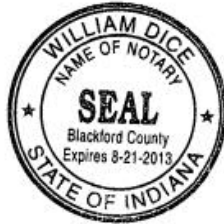
Witness my hand and Notarial Seal this 10th day of Decmber , 2012 .

Signature

William Dice, Notary

Resident of Blackford County, Indiana.

My commission expires: 8/21/2013



Mortgage

END OF DOCUMENT

Criteria: Party Name = ANDERSON JULIA

Indexed Through Date:

07/16/2025

Verified Through Date:

07/16/2025

| RecDate | DocDate | DocNumber | DocType | Last Name | First Name | Party Type |
|------------|------------|-------------|-------------|------------------|------------|------------|
| 02/08/2017 | 02/03/2017 | 2017R001774 | RELEASE ... | ANDERSON JULIA D | | BORROWER |
| 10/04/2013 | 09/26/2013 | 2013R016453 | MORTGAGE | ANDERSON JULIA D | | BORROWER |
| 10/04/2013 | 09/26/2013 | 2013R016452 | WARRANTY... | ANDERSON JULIA D | | GRANTEE |
| 01/03/2013 | 01/02/2013 | 2013R000193 | SATISFAC... | ANDERSON JULIA K | | BORROWER |
| 12/27/2012 | 12/10/2012 | 2012R020312 | MORTGAGE | ANDERSON JULIA K | | BORROWER |
| 02/24/2004 | 02/13/2004 | 2004R004309 | MORTGAGE | ANDERSON JULIA K | | BORROWER |
| 02/24/2004 | 02/13/2004 | 2004R004307 | WARRANTY... | ANDERSON JULIA K | | GRANTEE |
| 02/17/1978 | 12/12/1977 | MI205-503 | AGREEMEN... | ANDERSON JULIA | | FROM |
| 01/12/1966 | 12/22/1965 | MG509-144 | MORTGAGE | ANDERSON JULIA | | BORROWER |
| 01/27/1932 | 10/05/1931 | DE251-035 | DEED IMP... | ANDERSON JULIA B | | PARTY 1 |