



**LIEN SEARCH  
Product Cover Sheet**

**ORDER INFORMATION**

FILE/ORDER NUMBER:	LL-WB-01710	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	JAMES LAWRENCE RIGGS		
PROPERTY ADDRESS:	945 N GERMANTOWN RD, CAMBRIDGE CITY, IN 47327		
CITY, STATE AND COUNTY:	CAMBRIDGE CITY, INDIANA (IN) AND WAYNE		

**SEARCH INFORMATION**

SEARCH DATE:	03/06/2025	EFFECTIVE DATE:	03/05/2025
NAME(S) SEARCHED:	JAMES LAWRENCE RIGGS		
ADDRESS/PARCEL SEARCHED:	945 N GERMANTOWN RD, CAMBRIDGE CITY, IN 47327/89-08-13-000-203.002-014/009-00167-02		

**ASSESSMENT INFORMATION**

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

**CURRENT OWNER VESTING**

JAMES LAWRENCE RIGGS AND DANA LYNNE RIGGS, HUSBAND AND WIFE

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

**VESTING DEED**

DEED TYPE:	QUIT-CLAIM DEED	GRANTOR:	JAMES LAWRENCE RIGGS, AN ADULT
DATED DATE:	02/23/2017	GRANTEE:	JAMES LAWRENCE RIGGS AND DANA LYNNE RIGGS, HUSBAND AND WIFE
BOOK/PAGE:	N/A	RECORDED DATE:	03/03/2017
INSTRUMENT NO:	2017001793		
COMMENTS:			

**CURRENT TAXES**

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2025 (SPRING)	TAX YEAR:	2025 (FALL)
TAX AMOUNT:	\$0.00	TAX AMOUNT:	\$0.00
TAX STATUS:		TAX STATUS:	
DUE DATE:	05/12/2025	DUE DATE:	11/10/2025
DELINQUENT DATE:		DELINQUENT DATE:	

**VOLUNTARY LIENS**

**SECURITY INSTRUMENT**

DOC NAME	MORTGAGE	AMOUNT:	\$35,000.00
DATED DATE:	07/03/2024	RECORDED DATE	07/09/2024
INSTRUMENT NO:	2024004510	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	JAMES LAWRENCE RIGGS AND DANA LYNNE RIGGS; HUSBAND AND WIFE		
LENDER:	WAYNE BANK AND TRUST CO.		
TRUSTEE:	N/A		
COMMENTS:			

**FOR PREAMBLE**

CITY/TOWNSHIP/PARISH:	CITY OF WAYNE
-----------------------	---------------

**ADDITIONAL NOTES**

WARRANTY DEED RECORDED ON 06/17/1999 AS INSTRUMENT 1999008386.

**LEGAL DESCRIPTION**

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

A PART OF THE NORTHEAST QUARTER OF SECTION 13, TOWNSHIP 16 NORTH, RANGE 12 EAST, IN HARRISON TOWNSHIP, WAYNE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

COMMENCING AT A BRASS PIN AT THE SOUTHWEST CORNER OF SAID QUARTER SECTION, THENCE ON AS ASSUMED BEARING OF NORTH 00 DEGREES 00 MINUTES 00 SECONDS WEST A DISTANCE OF 660.00 FEET ALONG THE WEST LINE OF SAID QUARTER SECTION TO A P.K. NAIL AT THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS WEST A DISTANCE OF 130.66 FEET ALONG THE WEST LINE OF SAID QUARTER SECTION TO A P.K. NAIL, THENCE (THE REMAINING COURSES OF THIS SURVEY ARE ALONG THE EXISTING FENCE LINE) SOUTH 88 DEGREES 00 MINUTES 27 SECONDS EAST A DISTANCE OF 545.10 FEET TO A 5/8 INCH REBAR AT A WOOD CORNER FENCE POST, THENCE NORTH 66 DEGREES 56 MINUTES 38 SECONDS EAST A DISTANCE OF 284.33 FEET TO A 5/8 INCH REBAR, THENCE NORTH 52 DEGREES 06 MINUTES 18 SECONDS EAST A DISTANCE OF 215.30 FEET TO A 5/8 INCH REBAR, NORTH 86 DEGREES 25 MINUTES 48 SECONDS EAST A DISTANCE OF 80.08 FEET TO A 5/8 INCH REBAR, THENCE SOUTH 00 DEGREES 28 MINUTES 33 SECONDS WEST A DISTANCE OF 257.59 FEET TO A 5/8 INCH REBAR, THENCE NORTH 86 DEGREES 00 MINUTES 55 SECONDS EAST A DISTANCE OF 61.46 FEET TO A 5/8 INCH REBAR, THENCE SOUTH 01 DEGREES 38 MINUTES 41 SECONDS EAST A DISTANCE OF 139.42 FEET TO A 5/8 INCH REBAR ON THE NORTH LINE OF A CERTAIN 20.00 ACRE PARCEL, THENCE NORTH 88 DEGREES 20 MINUTES 35 SECONDS WEST A DISTANCE OF 1119.86 FEET ALONG THE NORTH LINE OF SAID 20.00 ACRE PARCEL TO THE POINT OF BEGINNING, CONTAINING 4.861 ACRES, MORE OR LESS, SUBJECT TO RIGHT OF WAY FOR GERMANTOWN ROAD AND SUBJECT TO ANY EASEMENTS OF RECORD.”

SUBJECT TO EASEMENT TO-WIT: THE LOT DESCRIBED ABOVE CONTAINING 4.861 ACRES MORE OR LESS, IS HEREBY SUBJECT TO AN EASEMENT FOR INGRESS AND EGRESS FOR DRIVEWAY PURPOSES OVER THE ACREAGE. SAID EASEMENT IS TWENTY (20) FEET IN WIDTH, AND IS RESTRICTED AND LIMITED TO THE USE ONLY OF FIRMAN B. RIGGS, DURING FIRMAN B. RIGG'S LIFETIME.

ALSO:

SITUATED IN THE NORTHEAST QUARTER, SECTION 13, TOWNSHIP 16 NORTH, RANGE 12 EAST, HARRISON TOWNSHIP, WAYNE COUNTY, INDIANA, BEING PART OF A 140 ACRE TRACT, AS DESCRIBED IN INSTRUMENT 1994009368, AS RECORDED IN THE WAYNE COUNTY RECORDER'S OFFICE, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A COPPERWELD MONUMENT FOUND AT THE SOUTHWEST CORNER OF SAID QUARTER, IN NORTH GERMANTOWN ROAD; THENCE NORTH 00° 00' 00" EAST (BEARINGS ARE BASED UPON THE WEST LINE OF THE NORTHEAST QUARTER OF SECTION 13, TOWNSHIP 16 NORTH, RANGE 12 EAST AS BEING NORTH 00° 00' 00" EAST PER PLAT OF SURVEY BY KENNETH E. BUCKLEY, RLS 80023, DATED 6-8-98) 660.00 FEET ALONG THE WEST LINE OF SAID QUARTER, IN SAID ROAD, TO THE SOUTHWEST CORNER OF A 4.861 ACRE TRACT, AS DESCRIBED IN INSTRUMENT 1999008386; THENCE SOUTH 88° 23' 12" EAST 1119.86 FEET ALONG THE SOUTH LINE OF SAID 4.861 ACRE TRACT, TO AN IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID TRACT, ALSO BEING THE POINT OF BEGINNING FOR THE TRACT HEREIN

DESCRIBED; THENCE NORTH 01° 38' 41" WEST 138.86 FEET ALONG AN EAST LINE OF SAID 4.861 ACRE TRACT, TO AN IRON ROD FOUND; THENCE SOUTH 86° 00' 55" WEST 61.46 FEET ALONG THE EAST LINE OF SAID 4.861 ACRES TRACT, TO AN IRON ROD FOUND; THENCE NORTH 00° 28' 33" EAST 263.77 FEET, TO AN IRON ROD SET (ALL IRON RODS SET ARE 5/8" REBAR WITH A PLASTIC CAP STAMPED BEALS-MOORE RLS 20400025); THENCE SOUTH 00° 00' 00" WEST 414.88 FEET, TO AN IRON ROD FOUND AT THE NORTHEAST CORNER OF A 20 ACRE TRACT, AS DESCRIBED IN INSTRUMENT 2006007191; THENCE NORTH 88° 20' 35" WEST 200.18 FEET ALONG THE NORTH LINE OF SAID 20 ACRE TRACT, TO THE POINT OF BEGINNING, CONTAINING 2.245 ACRES, MORE OR LESS, AS SHOWN ON DRAWING NO. D-2882, DATED 8 NOVEMBER, 2013, BEING SUBJECT TO ALL LEGAL EASEMENTS OF RECORD.

## Wayne County, IN

## Property Tax Exemption

[Apply for Property Tax Exemption](#)

## Summary

**Tax ID** 009-00167-02  
**State Parcel ID** 89-08-13-000-203.002-014  
**Map #** 27-13-000-203.020-09  
**Property Address** 945 N GERMANTOWN RD  
 CAMBRIDGE CITY  
**Sec/Twp/Rng** n/a  
**Tax Set** HARRISON TWP  
**Subdivision** n/a  
**Brief Tax Description** PT NE 13-16-12 4.861A SUBJ TO 0.105A R/W; PT NE 13-16-12 2.245A  
 (Note: Not to be used on legal documents)  
**Book/Page** WD 6-17-99 1999008386\*DED: 7-6-06 2006007748\*QCD: 3-3-17 2017001793\*AC#8548 8-8-24  
**Acres** 7.106  
**Class** 511 RES ONE FAMILY UNPLAT 0-9.99-511

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

## Owners

**Deeded Owner**  
 RIGGS, JAMES LAWRENCE & DANA LYNNE  
 945 N GERMANTOWN RD  
 CAMBRIDGE CITY, IN 47327

## Homestead Verification

Homestead Deduction has been VERIFIED

## Land

Land Type	Soil ID	Act Front.	Eff. Depth	Size	Rate	Adj. Rate	Ext. Value	Infl. %	Value
RESIDENTIAL EXCESS ACREAGE		0	0	3.756000	\$3,600.00	\$3,600.00	\$13,521.60	0%	\$13,520.00
HOMESITE		0	0	1.000000	\$16,200.00	\$16,200.00	\$16,200.00	0%	\$16,200.00
PUBLIC ROAD/ROW	GE	0	0	0.105000	\$2,280.00	\$2,326.00	\$244.23	(100%)	\$0.00

## Residential Dwellings

**Description** Residential Dwelling  
**Story Height** 1  
**Style**  
**Finished Area** 2077  
**# Fireplaces** 1  
**Heat Type** Central Warm Air  
**Air Cond** 2077  
**Bedrooms** 3  
**Living Rooms:** 1  
**Dining Rooms:** 0  
**Family Rooms:** 1  
**Finished Rooms:** 6  
**Full Baths** 2  
**Full Bath Fixtures** 6  
**Half Baths** 1  
**Half Bath Fixtures** 2  
**Kitchen Sinks** 1  
**Water Heaters** 1  
**Add Fixtures** 1

Floor	Construction	Base	Finish
1	Brick	2077	2077
Crawl		1571	0
Slab		506	0

Features	Area
Patio, Concrete	552
Porch, Enclosed Masonry	280

## Improvements

Descr	PC	Grade	Year Built	Eff Year	Cond	LCM	Size	Nbhd Factor	Mrkt Factor
Residential Dwelling	100	C	1999	1999	A	1.01	2077	1.31	0
Utility Shed	100	D	2002	2002	F	1.01	392	1.31	0

## Valuation

Assessment Year	2024	2023	2022	2021	2020
<b>Reason</b>	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment
<b>As Of Date</b>	4/17/2024	4/20/2023	4/22/2022	4/16/2021	1/1/2020
<b>Land</b>	\$29,700	\$27,100	\$27,100	\$27,100	\$26,900
<b>Land Res (1)</b>	\$16,200	\$14,700	\$14,700	\$14,700	\$14,500
<b>Land Non Res (2)</b>	\$13,500	\$0	\$0	\$0	\$0
<b>Land Non Res (3)</b>	\$0	\$12,400	\$12,400	\$12,400	\$12,400
<b>Improvement</b>	\$190,900	\$173,400	\$175,700	\$159,800	\$154,400
<b>Imp Res (1)</b>	\$190,900	\$171,100	\$173,100	\$157,500	\$152,200
<b>Imp Non Res (2)</b>	\$0	\$0	\$0	\$0	\$0
<b>Imp Non Res (3)</b>	\$0	\$2,300	\$2,600	\$2,300	\$2,200
<b>Total</b>	\$220,600	\$200,500	\$202,800	\$186,900	\$181,300
<b>Total Res (1)</b>	\$207,100	\$185,800	\$187,800	\$172,200	\$166,700
<b>Total Non Res (2)</b>	\$13,500	\$0	\$0	\$0	\$0
<b>Total Non Res (3)</b>	\$0	\$14,700	\$15,000	\$14,700	\$14,600

## Deductions

Year	Deduction Type	Amount
2024 PAYABLE 2025	Standard Deduction \ Homestead	48,000
2024 PAYABLE 2025	Supplemental	59,663
2023 PAYABLE 2024	Standard Deduction \ Homestead	48,000
2023 PAYABLE 2024	Supplemental	55,120

**Tax History**

Detail: Tax Year	Type	Category	Description	Amount	Balance Due	ACTotal
2023 PAYABLE 2024	Spring Tax	Tax	23/24 Spring Tax	\$979.78	\$0.00	0.00
2023 PAYABLE 2024	Fall Tax	Tax	23/24 Fall Tax	\$979.78	\$0.00	0.00

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

Total: Tax Year	Amount	Balance Due
2023 PAYABLE 2024	\$1,959.56	\$0.00

**Pay Taxes Online**

[Pay Taxes Online](#)

**Payments**

Detail: Tax Year	Payment Date	Paid By	Amount
2023 PAYABLE 2024	10/31/2024	WAYNE BANK PT	\$979.78
2023 PAYABLE 2024	05/07/2024	WAYNE BANK PT	\$979.78

Total: Tax Year	Amount
2023 PAYABLE 2024	\$1,959.56

**Transfers**

Transfer Date	Buyer Name	Seller Name	Type	Description
06/17/1999	RIGGS, JAMES LAWRENCE	DED OF PUBLIC WAY 7/6/06		
06/17/1999	RIGGS, JAMES LAWRENCE	SPLIT FROM RIGGS, FIRMAN B LF		
03/03/2017	RIGGS, JAMES LAWRENCE & DANA LYNNE	RIGGS, JAMES LAWRENCE	Straight	Quit Claim Deed - 2017001793
08/08/2024	RIGGS, JAMES LAWRENCE & DANA LYNNE	RIGGS, JAMES LAWRENCE & DANA LYNNE	Combine From	- AC#8548

**Property Record Cards**

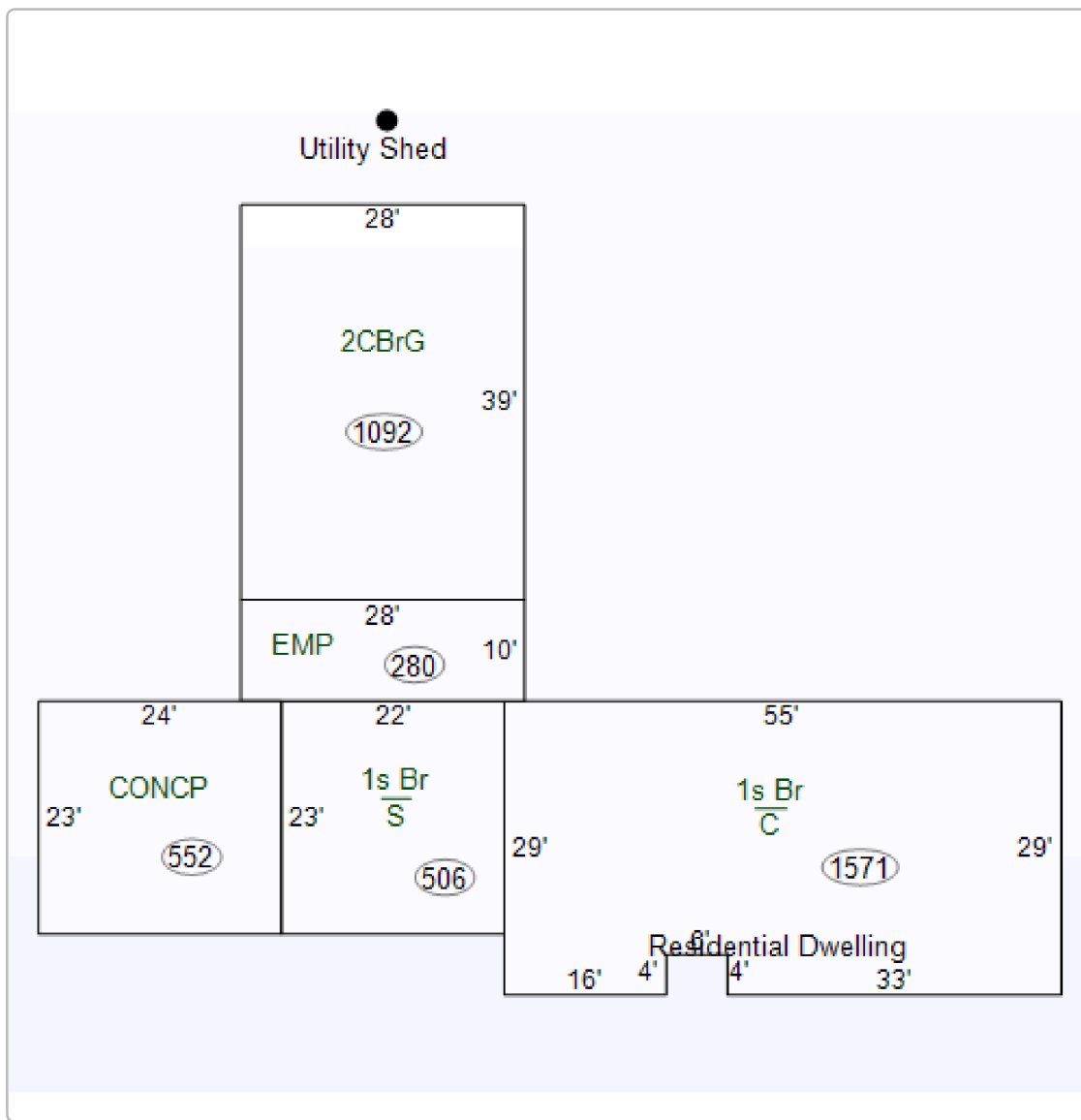
[View 2024 Property Record Card\(PDF\)](#)  
[View 2020 Property Record Card\(PDF\)](#)  
[View 2016 Property Record Card\(PDF\)](#)  
[View 2012 Property Record Card\(PDF\)](#)

[View 2023 Property Record Card\(PDF\)](#)  
[View 2019 Property Record Card\(PDF\)](#)  
[View 2015 Property Record Card\(PDF\)](#)  
[View 2011 Property Record Card\(PDF\)](#)

[View 2022 Property Record Card\(PDF\)](#)  
[View 2018 Property Record Card\(PDF\)](#)  
[View 2014 Property Record Card\(PDF\)](#)  
[View 2010 Property Record Card\(PDF\)](#)

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

**Sketches**



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

The information in this web site represents current data from a working file which is updated continuously. Information is believed reliable, but its accuracy cannot be guaranteed. No warranty, expressed or implied, is provided for the data herein, or its use.  
[User Privacy Policy](#) | [GDPR Privacy Notice](#)  
 Last Data Upload: 06/03/2025, 14:36:11

[Contact Us](#)

Developed by  
 SCHNEIDER  
 GEOSPATIAL

COUNTY:89-WAYNE

SPRING INSTALLMENT REMITTANCE COUPON

<b>PARCEL NUMBER</b> 89-08-13-000-203.002-014	<b>COUNTY PARCEL NUMBER</b> 009-00167-02	<b>TAX YEAR</b> 2024 Payable 2025	<b>Late Payment Penalty:</b> 5% penalty after May 10, 2024, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 10, 2024
<b>TAXING UNIT NAME</b> 009/014 HARRISON TWP	<b>LEGAL DESCRIPTION</b> PT NE SEC 13-16-12 4.861A SUBJ TO 0.105A R/W		

**PROPERTY ADDRESS**  
945 N GERMANTOWN RD

**SPRING AMOUNT DUE**  
**BY May 12, 2025** **\$0.00**



RIGGS, JAMES LAWRENCE & DANA LYNNE  
945 N GERMANTOWN RD  
CAMBRIDGE CITY, IN 47327

Pay By Phone:(877)-690-3729 - jurisdiction code 2412

Pay Online at: [www.co.wayne.in.us/treasurer](http://www.co.wayne.in.us/treasurer)

**Remit Payment and Make Check Payable to:**  
WAYNE COUNTY TREASURER  
401 E MAIN ST  
RICHMOND, IN 47374

818900900167020000000003

COUNTY:89-WAYNE

FALL INSTALLMENT REMITTANCE COUPON

<b>PARCEL NUMBER</b> 89-08-13-000-203.002-014	<b>COUNTY PARCEL NUMBER</b> 009-00167-02	<b>TAX YEAR</b> 2024 Payable 2025	<b>Late Payment Penalty:</b> 5% penalty after November 12, 2024, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 12, 2024
<b>TAXING UNIT NAME</b> 009/014 HARRISON TWP	<b>LEGAL DESCRIPTION</b> PT NE SEC 13-16-12 4.861A SUBJ TO 0.105A R/W		

**PROPERTY ADDRESS**  
945 N GERMANTOWN RD

**FALL AMOUNT DUE**  
**BY November 10, 2025** **\$0.00**



RIGGS, JAMES LAWRENCE & DANA LYNNE  
945 N GERMANTOWN RD  
CAMBRIDGE CITY, IN 47327

Pay By Phone:(877)-690-3729 - jurisdiction code 2412

Pay Online at: [www.co.wayne.in.us/treasurer](http://www.co.wayne.in.us/treasurer)

**Remit Payment and Make Check Payable to:**  
WAYNE COUNTY TREASURER  
401 E MAIN ST  
RICHMOND, IN 47374

818900900167020000000003

COUNTY:89-WAYNE

TAXPAYER'S COPY-KEEP FOR YOUR RECORDS

<b>PARCEL NUMBER</b> 89-08-13-000-203.002-014	<b>COUNTY PARCEL NUMBER</b> 009-00167-02	<b>TAX YEAR</b> 2024 Payable 2025	<b>DUE DATES</b>
<b>TAXING UNIT NAME</b> 009/014 HARRISON TWP	<b>LEGAL DESCRIPTION</b> PT NE SEC 13-16-12 4.861A SUBJ TO 0.105A R/W		<b>SPRING - May 12, 2025</b> <b>FALL - November 10, 2025</b>

DATE OF STATEMENT:3/6/2025

<b>PROPERTY ADDRESS</b> 945 N GERMANTOWN RD		
<b>PROPERTY TYPE</b>	<b>TOWNSHIP</b> 008-HARRISON TWP	
<b>ACRES</b> 4.86	<b>COUNTY SPECIFIC RATE/CREDIT</b>	<b>BILL CODE</b>

RIGGS, JAMES LAWRENCE & DANA LYNNE  
945 N GERMANTOWN RD  
CAMBRIDGE CITY, IN 47327

<b>TOTAL DUE FOR 2024 Payable 2025: \$0.00</b>			
<b>ITEMIZED CHARGES</b>	<b>SPRING TOTAL</b>	<b>FALL TOTAL</b>	
Tax	\$0.00	\$0.00	
Delinquent Tax	\$0.00	\$0.00	
Delinquent Penalty	\$0.00	\$0.00	
Other Assessment (OA)	\$0.00	\$0.00	
Delinquent OATax	\$0.00	\$0.00	
Delinquent OA Penalty	\$0.00	\$0.00	
Fees	\$0.00	\$0.00	
(County Specific Charge)	\$0.00	\$0.00	
<b>Amount Due</b>	<b>\$0.00</b>	<b>\$0.00</b>	
Payments Received	\$0.00	\$0.00	
<b>Balance Due</b>	<b>\$0.00</b>	<b>\$0.00</b>	

## SPECIAL MESSAGE TO PROPERTY OWNER

**Property taxes are constitutionally capped at 1% of property values for homesteads (owner-occupied), 2% for other residential property and agricultural land, and 3 % for all other property. The Mortgage Deduction is no longer available beginning with 2023 Pay 2024. Please note that local government unit annual budget notices are now available online at: <https://budgetnotices.in.gov>. Additional information for how to read your current tax bill can be located online at: [www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101](http://www.in.gov/dlgf/understanding-your-tax-bill/tax-bill-101).**

### TAXPAYER AND PROPERTY INFORMATION

<b>Taxpayer Name and Mailing Address</b>	<b>Date of Notice</b>	<b>Due Dates</b>	<b>Parcel Number</b>	<b>Taxing District</b>
RIGGS, JAMES LAWRENCE & DANA LYNNE 945 N GERMANTOWN RD CAMBRIDGE CITY, IN 47327	March 6, 2025	May 12, 2025 November 10, 2025	009-00167-02 89-08-13-000-203.002-014	009/014 HARRISON TWP
<b>Property Address:</b>		945 N GERMANTOWN RD		
<b>Legal Description:</b>		PT NE SEC 13-16-12 4.861A SUBJ TO 0.105A R/W		

**Spring installment due on or before May 12, 2025 and Fall installment due on or before November 10, 2025.**

### TABLE 1: SUMMARY OF YOUR TAXES

1. ASSESSED VALUE AND TAX SUMMARY	2023 Pay 2024	2024 Pay 2025
1a. Gross assessed value of homestead property	\$185,800	\$0
1b. Gross assessed value of other residential property and agricultural land	\$0	\$0
1c. Gross assessed value of all other property, including personal property	\$14,700	\$0
<b>2. Equals total gross assessed value of property</b>	<b>\$200,500</b>	<b>\$0</b>
2a. Minus deductions (see Table 5 below)	\$103,120	\$0
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$97,380</b>	<b>\$0</b>
3a. Multiplied by your local tax rate	2.012300	1.000000
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$1,959.56</b>	<b>\$0.00</b>
4a. Minus local property tax credits	\$0.00	\$0.00
4b. Minus savings due to property tax cap(s) (see Table 2 and footnotes below)	\$0.00	\$0.00
4c. Minus savings due to over 65 circuit breaker credit <sup>1</sup>	\$0.00	\$0.00
4d. Minus savings due to county option circuit breaker credit	\$0.00	\$0.00
<b>5. Total net property tax liability due (See remittance coupon for total amount due)</b>	<b>\$1,959.56</b>	<b>\$0.00</b>

Please see Table 4 for a summary of other charges to this property.

### TABLE 2: PROPERTY TAX CAP INFORMATION

Property tax cap (equal to 1%, 2%, or 3%, depending upon combination of property types) <sup>2</sup>	\$2,299.00	\$0.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>3</sup>	\$0.00	\$0.00
<b>Maximum tax that may be imposed under cap</b>	<b>\$2,299.00</b>	<b>\$0.00</b>

### TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY

TAXING AUTHORITY	TAX RATE 2024	TAX RATE 2025	TAX AMOUNT 2024	TAX AMOUNT 2025	DIFFERENCE 2024-2025	PERCENT DIFFERENCE
STATE	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
COUNTY	0.9373	0.8579	\$912.74	\$0.00	(\$912.74)	(100.00) %
TOWNSHIP	0.0910	0.0830	\$88.62	\$0.00	(\$88.62)	(100.00) %
SCHOOL	0.9528	0.9338	\$927.82	\$0.00	(\$927.82)	(100.00) %
LIBRARY	0.0312	0.0283	\$30.38	\$0.00	(\$30.38)	(100.00) %
CITY	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
TIR	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
STATETAXCREDIT	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
PENALTY	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
LIEN	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
OTHER	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
<b>TOTAL</b>	<b>2.0123</b>	<b>1.9030</b>	<b>\$1,959.56</b>	<b>\$0.00</b>	<b>(\$1,959.56)</b>	<b>(100.00) %</b>

#### TABLE 4: OTHER CHARGES/ADJUSTMENTS TO THIS PROPERTY

LEVYING AUTHORITY	2024	2025	% Change
Special Assessment	\$0.00	\$0.00	0.00 %
<b>TOTAL ADJUSTMENTS</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.00 %</b>

#### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY <sup>4</sup>

TYPE OF DEDUCTION	2024	2025
Standard Deduction \ Homestead	\$48,000.00	\$48,000.00
Supplemental	\$55,120.00	\$59,663.00
<b>TOTAL DEDUCTIONS</b>	<b>\$103,120.00</b>	<b>\$107,663.00</b>

1. A taxpayer can only receive the Over 65 Circuit Breaker Credit or the County Option Circuit. Indian Code § 6-1.1-49-6 specifies that a taxpayer cannot receive both.

2. The property tax cap is calculated separately for each class of property owned by the taxpayer.

3. Charges not subject to the property tax caps include property tax levies approved by voters through a referendum. When added to the base property tax cap amount for your property, this creates the effective tax cap. For more information, see the back of this document. Information regarding the referendums proposed during the most recent elections can be located online at: [www.in.gov/dlgf/referendum-information](http://www.in.gov/dlgf/referendum-information).

4. If any circumstances have changed that would make you ineligible for a deduction that you have been granted per Table 5 on this tax bill, you must notify the county auditor. If such a change in circumstances has occurred and you have not notified the county auditor, the deduction will be disallowed and you may be liable for taxes and penalties on the amount deducted.

**NOTICE OF PROPERTY TAX ASSESSMENTS**

**Name and Address of Taxpayer** – The owner and mailing address of the owner of record as of the date of this notice.

**Date of Notice / Due Date** – Date that the property tax bill was mailed and the date by which payment must be made in order to avoid late charges.

**Property Number (State / Local)** – State mandated property number of the taxable real estate and the local parcel number, if applicable.

**Taxing District** – The number assigned by the Department of Local Government Finance to the taxing district in which this property is located.

**TABLE 1: SUMMARY OF YOUR TAXES**

**Tax Summary** – The amounts involved with calculating your real estate property taxes.

**Taxes 2022 Pay 2023** – The summary of calculations based on tax rates for taxes payable last year.

**Taxes 2023 Pay 2024** – The summary of calculations based on this year’s tax rates.

**Tax Relief Credits** – Credits are determined annually and are used to reduce property tax liabilities applicable to properties in this table.

- **Local Property Tax Credits** – Relief credit generated by the local income tax, which can be used to reduce property tax bills.
- **Over 65 Circuit Breaker Credit** – Credit for a calendar year if homestead qualifies and age, adjusted gross income, homestead assessed value, and other eligibility requirements are met. The credit limits the increase of the homestead property tax liability of credit recipient at two percent (2%). (IC 6-1.1-20.6-8.5)
- **County Option Circuit Breaker Credit** – Credit for a calendar year adopted by the county fiscal body if homestead qualifies and age, adjusted gross income, and other eligibility requirements are met. The credit limits the increase of the homestead property tax liability of credit recipient at an amount between two percent (2%) and five percent (5%). (IC 6-1.1-49)

**TABLE 2: PROPERTY TAX CAP INFORMATION**

**Property Tax Cap** – Property may not be taxed above caps prescribed by law, unless voters approve additional taxes. Those caps are 1% for homesteads, 2% for other residential property and agricultural land, and 3% for all other classes of property. When voters approve additional spending in a referendum, an **adjustment to the cap** is made to reflect the additional expense. This excess revenue is calculated as a separate value and added to the cap figure. This new value is considered your effective property tax cap or the **maximum that may be imposed under the cap**. Taxpayers should note that the circuit breaker cap amount is the combined cap amount for all classes of property applicable to a parcel.

**TABLE 3: GROSS PROPERTY TAX DISTRIBUTION AMOUNTS APPLICABLE TO THIS PROPERTY**

**Taxing Authority** – The name of the unit levying the taxes.

**Tax Rate 2023** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2023.

**Tax Rate 2024** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for the current year.

**Tax Amount 2023** – The amount of taxes for this property allocated to each taxing authority for 2023.

**Tax Amount 2024** – The amount of taxes for this property allocated to each taxing authority for the current year.

**Tax Difference 2023-2024** – The difference in dollars between current taxes and prior year taxes for each taxing authority.

**Percent Difference** – The percent change between last year’s tax amount and this year’s tax amount for each taxing authority.

**TABLE 4: OTHER CHARGES / ADJUSTMENTS TO THIS PROPERTY**

**Levying Authority** – The type of additional charge added to your property tax bill such as sewer, ditch, or other special assessment.

**Amount 2023** – The total amount of other charges added to your tax bill in 2023.

**Amount 2024** – The total amount of other charges added to your tax bill for the current year.

**TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY**

**Type of Deduction** – No deduction is automatic. All must be applied for with the appropriate office by the applicable due date.

Various restrictions apply. For more information, call the county auditor at (765) 973-9317 or visit <http://www.co.wayne.in.us/auditor>. Deductions documented in this bill can include, but are not limited to, the following:

- **Abatement** – Deduction for eligible properties where taxes have been lowered or eliminated, generally through the action of the city council or county council. (IC 6-1.1-12.1)
- **Blind/Disabled** – Deduction for the blind or disabled. Must supply proof from a doctor or Social Security awards letter. (IC 6-1.1-12-11, 12)
- **Enterprise Zone** – Deduction for eligible properties located within a designated enterprise zone. (IC 6-1.1-12-40)
- **Geothermal** – Deduction for eligible properties using geothermal devices. (IC 6-1.1-12-34, 35.5)
- **Homestead Standard Deduction** – Deduction for owner-occupied primary residence. (IC 6-1.1-12-37)
- **Supplemental Standard Deduction** – Additional deduction for homesteads after the application of the Homestead Standard Deduction. (IC 6-1.1-12-37.5)
- **Mortgage** – Deduction for mortgaged property for eligible persons. (IC 6-1.1-12-1, 2) [Deduction will no longer apply to tax bills beginning with 2023 Pay 2024]
- **Nonprofit** – Exemption for eligible properties. (IC 6-1.1-10)
- **Over 65** – Deduction for individuals over 65 years of age; subject to income, residency, and assessed value limits. (IC 6-1.1-12-9, 10.1)
- **Veterans** – Deduction for disabled veterans. Must supply proof of service, honorable discharge, and disability. (IC 6-1.1-12-13, 14, 15)

**Amount 2023** – The amount deducted from your bill in 2023 for each benefit.

**Amount 2024** – The amount deducted from your bill this year for each benefit.

Information on the valuation of your property and a copy of the property record card can be obtained from your assessor at (765) 973-9254 or visit <http://www.co.wayne.in.us/assessor>. To obtain a review of an assessment, the taxpayer must file an appeal via a Form 130. If the Form 11 is mailed before May 1 of the assessment year, the filing deadline for real property is June 15 of that year. If the Form 11 is mailed after April 30 of the assessment year, the filing deadline for real property is June 15 in the year that the tax statements are mailed. For personal property assessments, the filing deadline is not later than forty-five (45) days after the date of the required notice (Form 11).

NOTE: Failure to file a timely Form 130 can be grounds for dismissal of this appeal. The assessing official who receives an appeal filed by a taxpayer must: (1) immediately forward the notice to the county board; and (2) schedule a preliminary informal meeting with the taxpayer in order to resolve the appeal. For further instructions on filing an appeal or correction of error, contact your assessor at (765) 973-9254.

**Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2024, for mobile homes assessed under IC 6-1.1-7 and January 1, 2023, for real property).**

2017001793 QUIT CLAIM \$20.00  
03/03/2017 01:03:14P 3 PGS  
Debra S Tiemann  
Wayne County Recorder IN  
Recorded as Presented

SL30.02

QUIT-CLAIM DEED

THIS INDENTURE WITNESSETH that: **James Lawrence Riggs, an adult**, of Wayne County, in the State of Indiana  
Releases and Quit-Claims to:

**James Lawrence Riggs and Dana Lynne Riggs, husband and wife**, of Wayne County, in the State of Indiana, for valuable consideration, the receipt of which is hereby acknowledged, to transfer all of grantor's right, title, and interest to the following described real estate in Wayne County, State of Indiana, to wit:

SEE EXHIBIT "A"

Map # 27-13-000-203.020-09 & 27-13-000-203.040-09  
State ID # 89-08-13-000-203.002-014 & 89-08-13-000-203.004-014  
Commonly known as: 945 Germantown Road, Cambridge City, IN 47327

Subject to the right-of-way of Germantown Road as shown on the map in the office of the Auditor of Wayne County, Indiana.

Subject to an easement to Indiana & Michigan Electric Company, dated and acknowledged August 1, 1952 and recorded August 16, 1952 in Deed Record 250, page 279 in the office of the Recorder of Wayne County, Indiana.

Subject to any terms, encroachments, encumbrances, or conditions, as shown on the plat of survey prepared by Gordon E. Moore, Indiana Registered Surveyor No. 20400025, dated and certified to November 8, 2013 and recorded December 11, 2013 at Document No. 2013010699 in the office of the Recorder of Wayne County, Indiana.

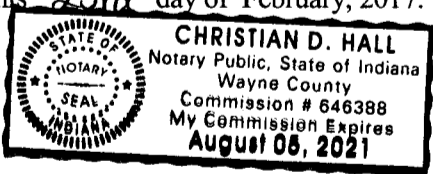
Subject to the Spring installment of real estate taxes for the year 2016 due and payable in, Spring 2017, together with all subsequent taxes which the Grantee(s) herein assume(s) and agree(s) to pay as part of the consideration thereof.

IN WITNESS WHEREOF, **James Lawrence Riggs, an adult**, has executed this deed this 23rd day of February, 2017.

*James Lawrence Riggs*  
James Lawrence Riggs

STATE OF INDIANA  
COUNTY OF WAYNE

Before me, a Notary Public, in and for said County and State personally appeared **James Lawrence Riggs, an adult**, who have acknowledged the execution of this instrument. WITNESS, my hand and notarial seal this 23rd day of February, 2017.



*Christian D. Hall*  
Printed: \_\_\_\_\_, Notary Public  
Resident of Wayne County, Indiana  
My Commission Expires: \_\_\_\_\_

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

Grantee/Property Address: 945 N Germantown Road, Cambridge City, IN 47327

DULY ENTERED FOR TAXATION  
This 3 day of March, 2017  
*[Signature]*  
AUDITOR OF WAYNE COUNTY

Sales Disclosure **NOT** Required  
Wayne County Assessor



**EXHIBIT "A"**

*A part of the Northeast Quarter of Section 13, Township 16 North, Range 12 East, in Harrison Township, Wayne County, Indiana, more particularly described as follows, to-wit:*

*Commencing at a brass pin at the Southwest corner of said Quarter Section, thence on an assumed bearing of North 00 degrees 00 minutes 00 seconds West a distance of 660.00 feet along the West line of said Quarter Section to a P.K. Nail at the point of beginning of this description; thence North 00 degrees 00 minutes 00 seconds West a distance of 130.66 feet along the West line of said Quarter Section to a P.K. Nail, thence (the remaining courses of this survey are along the existing fence line) South 88 degrees 00 minutes 27 seconds East a distance of 545.10 feet to a 5/8 inch rebar at a wood corner fence post, thence North 66 degrees 56 minutes 38 seconds East a distance of 284.33 feet to a 5/8 inch rebar, thence North 52 degrees 06 minutes 18 seconds East a distance of 215.30 feet to a 5/8 inch rebar, North 86 degrees 25 minutes 48 seconds East a distance of 80.08 feet to a 5/8 inch rebar, thence South 00 degrees 28 minutes 33 seconds West a distance of 257.59 feet to a 5/8 inch rebar, thence North 86 degrees 00 minutes 55 seconds East a distance of 61.46 feet to a 5/8 inch rebar, thence South 01 degrees 38 minutes 41 seconds East a distance of 139.42 feet to a 5/8 inch rebar on the North line of a certain 20.00 acre parcel, thence North 88 degrees 20 minutes 35 seconds West a distance of 1119.86 feet along the North line of said 20.00 acre parcel to the point of beginning, containing 4.861 acres, more or less, subject to right of way for Germantown Road and subject to any easements of record."*

*Subject to Easement to-wit: the Lot described above containing 4.861 acres more or less, is hereby subject to an easement for ingress and egress for driveway purposes over the acreage. Said easement is twenty (20) feet in width, and is restricted and limited to the use only of Firman B. Riggs, during Firman B. Rigg's lifetime.*

**ALSO:**

*Situated in the Northeast Quarter, Section 13, Township 16 North, Range 12 East, Harrison Township, Wayne County, Indiana, being part of a 140 acre tract, as described in Instrument 1994009368, as recorded in the Wayne County Recorder's Office, being more particularly described as follows:*

*Commencing at a copperweld monument found at the Southwest corner of said Quarter, in North Germantown Road; thence North 00° 00' 00" East (bearings are based upon the West line of the Northeast Quarter of Section 13, Township 16 North, Range 12 East as being North 00° 00' 00" East per Plat of Survey by Kenneth E. Buckley, RLS 80023, dated 6-8-98) 660.00 feet along the West line of said Quarter, in said road, to the Southwest corner of a 4.861 acre tract, as described in Instrument 1999008386; thence South 88° 23' 12" East 1119.86 feet along the South line of said 4.861 acre tract, to an iron rod found at the Southeast corner of said tract, also being the POINT OF BEGINNING for the tract herein*

*described; thence North 01° 38' 41" West 138.86 feet along an East line of said 4.861 acre tract, to an iron rod found; thence South 86° 00' 55" West 61.46 feet along the East line of said 4.861 acres tract, to an iron rod found; thence North 00° 28' 33" East 263.77 feet, to an iron rod set (all iron rods set are 5/8" rebar with a plastic cap stamped Beals-Moore RLS 20400025); thence South 00° 00' 00" West 414.88 feet, to an iron rod found at the Northeast corner of a 20 acre tract, as described in Instrument 2006007191; thence North 88° 20' 35" West 200.18 feet along the North line of said 20 acre tract, to the point of beginning, containing 2.245 acres, more or less, as shown on Drawing No. D-2882, dated 8 November, 2013, being subject to all legal easements of record.*

RECORDED           MAR - 8 2017           DEBRA S. TIEMANN, R.W.C

1999008386

99 JUN 17 PM 1:52  
WAYNE COUNTY RECORDER

RECEIVED FOR RECORD  
THE 17 DAY OF June  
A.D. 1999 AT 1:52 O'CLOCK P  
INST. # 1999008386  
AL DILLON  
RECORDER OF WAYNE CO. IND.

*1400 - 7060474  
Dillon 47335*

**WARRANTY DEED**

This Indenture Witnesseth, That, **FIRMAN B. RIGGS**, life tenant, **JOSEPH RIGGS**, **MAX RIGGS**, **REBECCA JOBE** and **JAMES RIGGS**, equally, Conveys and Warrants to:

**JAMES LAWRENCE RIGGS**, an Adult, of Wayne County, in the State of Indiana, for and in consideration of the sum of One and no/100 (\$1.00) Dollar, and other valuable consideration, the receipt whereof is hereby acknowledged, the following described Real Estate in Wayne County, in the State of Indiana, to-wit: 27-13-000-203.020-09

"A part of the northeast quarter of Section 13, Township 16 North, Range 12 East, in Harrison Township, Wayne County, Indiana, more particularly described as follows, to wit:

Commencing at a brass pin at the southwest corner of said quarter section, thence on an assumed bearing of North 00 degrees 00 minutes 00 seconds West a distance of 660.00 feet along the west line of said quarter section to a P.K. Nail at the point of beginning of this description; thence North 00 degrees 00 minutes 00 seconds West a distance of 130.66 feet along the west line of said quarter section to a P.K. Nail, thence (the remaining courses of this survey are along existing fence lines) South 88 degrees 00 minutes 27 seconds East a distance of 545.10 feet to a 5/8 inch rebar at a wood corner fence post, thence North 66 degrees 56 minutes 38 seconds East a distance of 284.33 feet to a 5/8 inch rebar, thence North 52 degrees 06 minutes 18 seconds East a distance of 215.30 feet to a 5/8 inch rebar, thence North 86 degrees 25 minutes 48 seconds East a distance of 80.08 feet to a 5/8 inch rebar, thence South 00 degrees 28 minutes 33 seconds West a distance of 257.59 feet to a 5/8 inch rebar, thence North 86 degrees 00 minutes 55 seconds East a distance of 61.46 feet to a 5/8 inch rebar, thence South 01 degree 38 minutes 41 seconds East a distance of 139.42 feet to a 5/8 inch rebar on the north line of a certain 20.00 acre panel, thence North 88 degrees 20 minutes 35 seconds West a distance of 1119.86 feet along the north line of said 20.00 acre parcel to the point of beginning, containing 4.861 acres, more or less, subject to right of way for Germantown Road and subject to any easements of record."

**SUBJECT TO** the real estate taxes for the Fall, 1998 due and payable in the Fall, 1999 and all subsequent taxes which the grantee herein assumes and agrees to pay.

That Grantors represent that Rebecca Selkirk is one and the same person as Rebecca Jobe.

Subject to Easement to-wit: The lot described above containing 4.861 acres more or less, is hereby subject to an easement for ingress and egress for driveway purposes over the acreage. Said easement is twenty (20) feet in width, and is restricted and limited to the use only of Firman B. Riggs, during Firman B. Riggs' lifetime.

**IN WITNESS WHEREOF**, The said Firman B. Riggs, Joseph Riggs, Max Riggs, Rebecca Jobe and James Riggs, have hereunto set their hands and seals, this 16 day of June, 1999.

Firman B. Riggs  
FIRMAN B. RIGGS

Max Riggs  
MAX RIGGS

James Riggs  
JAMES RIGGS

Joseph Riggs  
JOSEPH RIGGS

Rebecca Jobe  
REBECCA JOBE

Duly entered for taxation this 17  
day of June 1999  
Christopher H Beeson  
AUDITOR OF WAYNE COUNTY

STATE OF INDIANA, COUNTY OF WAYNE, SS:

Before me, a Notary Public, in and for said County and State, personally appeared, Firman B. Riggs, who acknowledged the execution of the foregoing Warranty Deed, and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS my hand and notarial seal, this 6 day of June, 1999.

My Commission Expires:

Nov 3<sup>rd</sup> 1998

Residence: Cambridge City, Indiana

Firman B. Riggs Jackson Sup Justice  
Notary Public, to the Riggs

STATE OF INDIANA, COUNTY OF WAYNE, SS:

Before me, a Notary Public, in and for said County and State, personally appeared, Joseph Riggs, Max Riggs, Rebecca Jobe and James Riggs, who acknowledged the execution of the foregoing Warranty Deed, and who, having been duly sworn, stated that any representations therein contained are true.

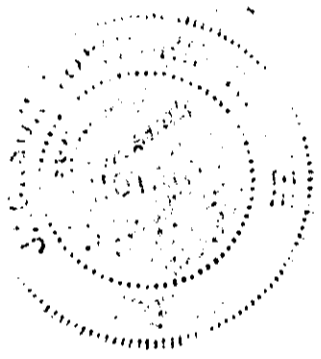
WITNESS my hand and notarial seal, this 16 day of June, 1999.

My Commission Expires:

Nov 3<sup>rd</sup> 1998

Residence: Cambridge City, Ind.

Firman B. Riggs Jackson Sup Justice  
Notary Public, to the Riggs



*This instrument prepared by:*

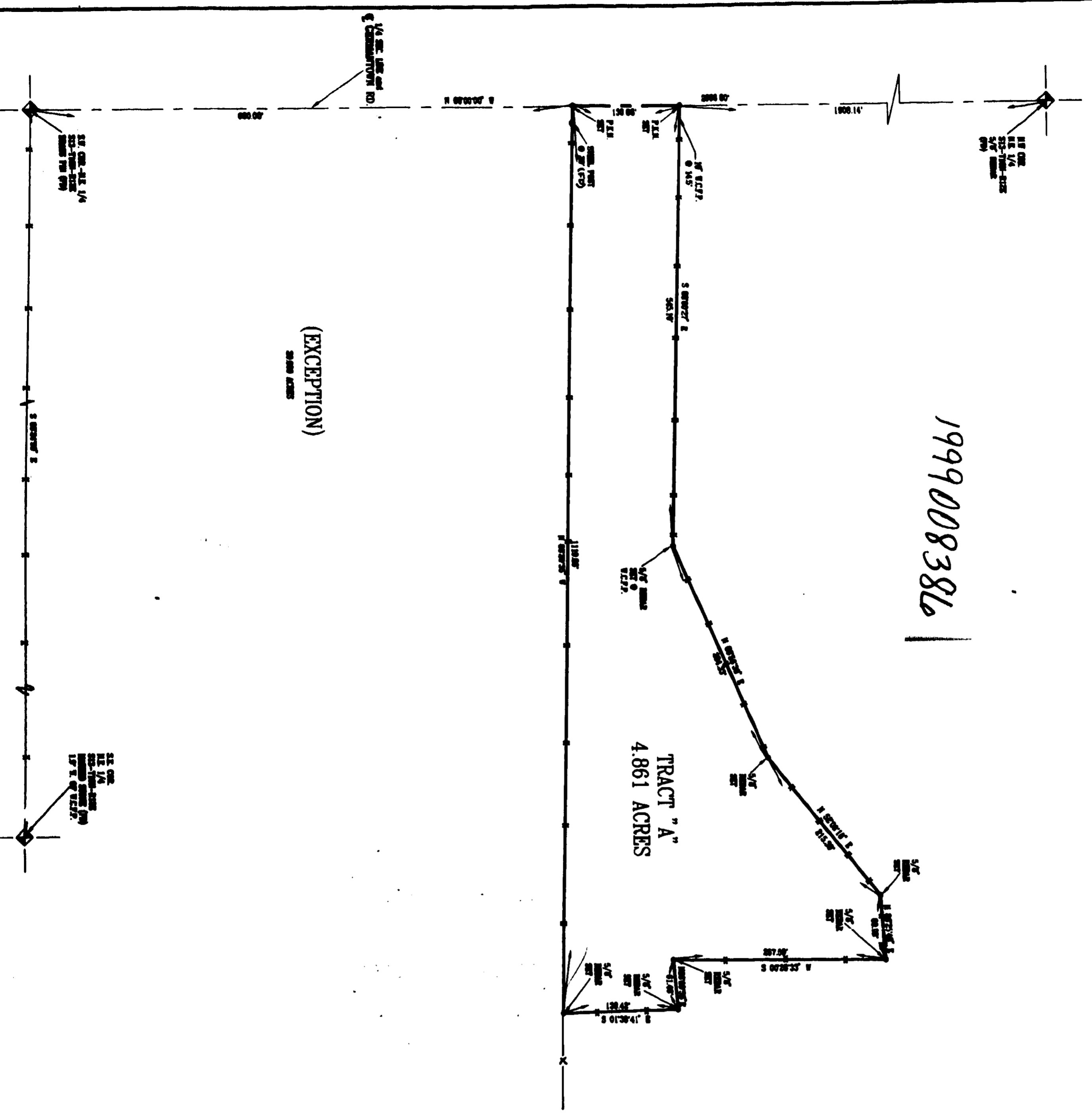
*Williams, Dolanoy and Simkin  
Clyde Williams, Attorney at Law  
Post Office Box 68  
Richmond, Indiana 47375  
(765) 966-1558*



1999008386

TRACT "A"  
4.861 ACRES

(EXCEPTION)  
39.00 ACRES



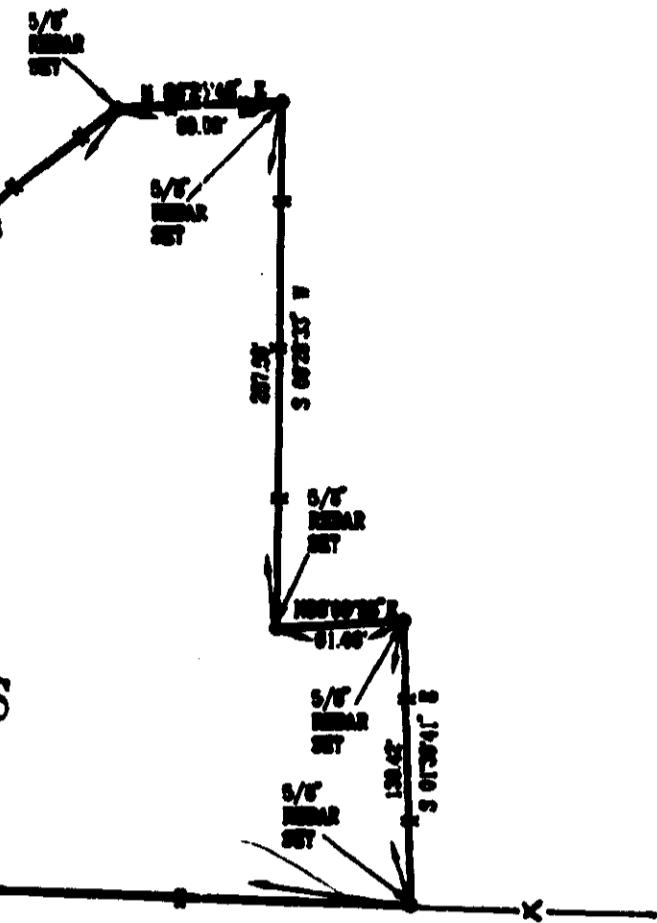
**DESCRIPTION OF TRACT "A":** A part of the northeast quarter of Section 13, Township North, Range 12 East, in Harrison Township, Wayne County, Indiana, more particularly described as follows, to wit:

Commencing at a brass pin at the southwest corner of said quarter section, thence on an azimuth bearing of North 00 degrees 00 minutes 00 seconds West a distance of 660.00 feet along the line of said quarter section to a P. K. Nail at the point of beginning of this description; thence North 00 degrees 00 minutes 00 seconds West a distance of 130.66 feet along the west line of said quarter section to a P. K. Nail, thence (the remaining courses of this survey are along fence lines) South 88 degrees 00 minutes 27 seconds East a distance of 545.10 feet to a rebar at a wood corner fence post, thence North 66 degrees 56 minutes 38 seconds East a distance of 284.33 feet to a 5/8 inch rebar, thence North 52 degrees 05 minutes 18 seconds East a distance of 215.30 feet to a 5/8 inch rebar, thence North 86 degrees 25 minutes 48 seconds East a distance of 80.08 feet to a 5/8 inch rebar, thence South 00 degrees 28 minutes 33 seconds West a distance of 257.59 feet to a 5/8 inch rebar, thence North 86 degrees 00 minutes 55 seconds East a distance of 61.46 feet to a 5/8 inch rebar, thence South 01 degree 38 minutes 41 seconds East a distance of 139.42 feet to a 5/8 inch rebar on the north line of a certain 20.00 acre parcel, thence North 139.42 degrees 20 minutes 35 seconds West a distance of 1119.86 feet along the north line of said acre parcel to the point of beginning, containing 4.861 acres, more or less, subject to right for Germantown Road and subject to any easements of record.

**CERTIFICATION:** I hereby certify that I have surveyed the above described real estate and have marked the boundaries as indicated. This is a Class "C" survey.

*Kenneth Buckley*  
Kenneth Buckley, L.S. S0073  
Dated: June 11, 1998

1999008386



JUN 17 1999 AL DILLON, R.W.C  
 RECORDED  
 1:52 PM

**DESCRIPTION OF TRACT "A":** A part of the northeast quarter of Section 13, Township 16 North, Range 12 East, in Harrison Township, Wayne County, Indiana, more particularly described as follows, to wit:

Commencing at a brass pin at the southwest corner of said quarter section, thence on an assumed bearing of North 00 degrees 00 minutes 00 seconds West a distance of 660.00 feet along the west line of said quarter section to a P. K. Nail at the point of beginning of this description; thence North 00 degrees 00 minutes 00 seconds West a distance of 130.66 feet along the west line of said quarter section to a P. K. Nail, thence (the remaining courses of this survey are along existing fence lines) South 88 degrees 00 minutes 27 seconds East a distance of 545.10 feet to a 5/8 inch rebar at a wood corner fence post, thence North 66 degrees 56 minutes 38 seconds East a distance of 284.33 feet to a 5/8 inch rebar, thence North 52 degrees 06 minutes 18 seconds East a distance of 215.30 feet to a 5/8 inch rebar, thence North 86 degrees 25 minutes 48 seconds East a distance of 80.08 feet to a 5/8 inch rebar, thence South 00 degrees 28 minutes 33 seconds West a distance of 257.59 feet to a 5/8 inch rebar, thence North 86 degrees 00 minutes 55 seconds East a distance of 61.46 feet to a 5/8 inch rebar, thence South 01 degree 38 minutes 41 seconds East a distance of 139.42 feet to a 5/8 inch rebar on the north line of a certain 20.00 acre parcel, thence North 88 degrees 20 minutes 35 seconds West a distance of 1119.86 feet along the north line of said 20.00 acre parcel to the point of beginning, containing 4.861 acres, more or less, subject to right of way for Germantown Road and subject to any easements of record.

**CERTIFICATION:** I hereby certify that I have surveyed the above described real estate and have marked the boundaries as indicated. This is a Class "C" survey.

*Kenneth Buckley*  
 Kenneth Buckley, L.S. S0023  
 Dated: June 11, 1998



REVISIONS:	DATE:	PLAT OF SURVEY		
		FOR:	SCALE:	DRAWN BY:
		JAMES RIGGS	1" = 100'	HEATHER POE
		PART OF N.E. 1/4 OF S13-T16N-R12E HARRISON TWP., WAYNE CO., IN.		
		DATE:	APPROVED BY:	DRAWING #
		06-08-98	KENNETH BUCKLEY	D.D.#6

**RECORDATION REQUESTED BY:**

Wayne Bank and Trust Co.  
Cambridge City Branch  
P.O. Box 210  
145 West Main Street  
Cambridge City, IN 47327

**WHEN RECORDED MAIL TO:**

Wayne Bank and Trust Co.  
Cambridge City Branch  
P.O. Box 210  
145 West Main Street  
Cambridge City, IN 47327

2024004510 MORTGAGE \$55.00  
7/9/2024 8:36:06 AM 11 PGS  
Debra S. Tiemann  
WAYNE County Recorder, IN  
Recorded as Presented

**SEND TAX NOTICES TO:**

James Lawrence Riggs  
Dana Lynne Riggs  
945 N Germantown Rd  
Cambridge City, IN 47327



---

**MORTGAGE**

**THIS MORTGAGE** dated July 3, 2024, is made and executed between James Lawrence Riggs and Dana Lynne Riggs; husband and wife (referred to below as "Grantor") and Wayne Bank and Trust Co., whose address is P.O. Box 210, 145 West Main Street, Cambridge City, IN 47327 (street or rural route address: PO Box 728, 500 South A Street, Richmond, IN 47374) (referred to below as "Lender").

**GRANT OF MORTGAGE.** For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in Wayne County, State of Indiana:

See Exhibit A, which is attached to this Mortgage and made a part of this Mortgage as if fully set forth herein.

The Real Property or its address is commonly known as 945 N Jacksonburg Rd, Cambridge City, IN 47327.

**REVOLVING LINE OF CREDIT.** This Mortgage secures the Indebtedness including, without limitation, a revolving line of credit, which obligates Lender to make future obligations and advances to Borrower up to a maximum amount of \$35,000.00 so long as Borrower complies with all the terms of the Credit Agreement. Such future obligations and advances, and the interest thereon, are secured by this Mortgage whether such obligations and advances arise under the Credit Agreement, this Mortgage or otherwise. This Mortgage also secures all modifications, extensions and renewals of the Credit Agreement, the Mortgage or any other amounts expended by Lender on Borrower's behalf as provided for in the Mortgage. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in either the Indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Grantor and Lender that this Mortgage secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in the Credit Agreement and any intermediate balance.

As more fully described in this mortgage, the Property includes: (a) all extensions, improvements, substitutes, replacements, renewals, and additions to any of the property described; (b) all rents, proceeds, income, and



**MORTGAGE  
(Continued)**

Loan No: 9916152

Page 2

profits from any of the other property described; and (c) all awards, payments, or proceeds of voluntary or involuntary conversion of any of the property described, including insurance, condemnation, tort claims, and other obligations dischargeable in cash.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

**THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF EACH OF GRANTOR'S AGREEMENTS AND OBLIGATIONS UNDER THE CREDIT AGREEMENT, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:**

**GRANTOR'S WAIVERS.** Grantor waives all rights or defenses arising by reason of any "one action" or "anti-deficiency" law, or any other law which may prevent Lender from bringing any action against Grantor, including a claim for deficiency to the extent Lender is otherwise entitled to a claim for deficiency, before or after Lender's commencement or completion of any foreclosure action, either judicially or by exercise of a power of sale.

**GRANTOR'S REPRESENTATIONS AND WARRANTIES.** Grantor warrants that: (a) this Mortgage is executed at Borrower's request and not at the request of Lender; (b) Grantor has the full power, right, and authority to enter into this Mortgage and to hypothecate the Property; (c) the provisions of this Mortgage do not conflict with, or result in a default under any agreement or other instrument binding upon Grantor and do not result in a violation of any law, regulation, court decree or order applicable to Grantor; (d) Grantor has established adequate means of obtaining from Borrower on a continuing basis information about Borrower's financial condition; and (e) Lender has made no representation to Grantor about Borrower (including without limitation the creditworthiness of Borrower).

**PAYMENT AND PERFORMANCE.** Except as otherwise provided in this Mortgage, Borrower shall pay to Lender all Indebtedness secured by this Mortgage as it becomes due, and Borrower and Grantor shall strictly perform all Borrower's and Grantor's obligations under this Mortgage.

**POSSESSION AND MAINTENANCE OF THE PROPERTY.** Borrower and Grantor agree that Borrower's and Grantor's possession and use of the Property shall be governed by the following provisions:

**Possession and Use.** Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

**Duty to Maintain.** Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

**Compliance With Environmental Laws.** Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify, defend, and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Mortgage, including the obligation to indemnify and defend, shall survive the payment of the Indebtedness and the satisfaction and reconveyance of the lien of this Mortgage and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

**Nuisance, Waste.** Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any

**MORTGAGE  
(Continued)**

Loan No: 9916152

Page 3

timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

**Removal of Improvements.** Grantor shall not demolish or remove any Improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

**Lender's Right to Enter.** Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Mortgage.

**Compliance with Governmental Requirements.** Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

**Duty to Protect.** Grantor agrees neither to abandon or leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

**TAXES AND LIENS.** The following provisions relating to the taxes and liens on the Property are part of this Mortgage:

**Payment.** Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of any liens having priority over or equal to the interest of Lender under this Mortgage, except for the Existing Indebtedness referred to in this Mortgage or those liens specifically agreed to in writing by Lender, and except for the lien of taxes and assessments not due as further specified in the Right to Contest paragraph.

**Right to Contest.** Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

**Evidence of Payment.** Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

**Notice of Construction.** Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

**PROPERTY DAMAGE INSURANCE.** The following provisions relating to insuring the Property are a part of this Mortgage:

**Maintenance of Insurance.** Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain flood insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the maximum amount of Borrower's credit line and the full unpaid principal balance of any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan. Flood insurance may be purchased under the National Flood Insurance Program, from private insurers providing "private flood

**MORTGAGE  
(Continued)**

Loan No: 9916152

Page 4

insurance" as defined by applicable federal flood insurance statutes and regulations, or from another flood insurance provider that is both acceptable to Lender in its sole discretion and permitted by applicable federal flood insurance statutes and regulations.

**Application of Proceeds.** Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Mortgage. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the Indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

**Compliance with Existing Indebtedness.** During the period in which any Existing Indebtedness described below is in effect, compliance with the insurance provisions contained in the instrument evidencing such Existing Indebtedness shall constitute compliance with the insurance provisions under this Mortgage, to the extent compliance with the terms of this Mortgage would constitute a duplication of insurance requirement. If any proceeds from the insurance become payable on loss, the provisions in this Mortgage for division of proceeds shall apply only to that portion of the proceeds not payable to the holder of the Existing Indebtedness.

**LENDER'S EXPENDITURES.** If Grantor fails (A) to keep the Property free of all taxes, liens, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Property, (C) to make repairs to the Property or to comply with any obligation to maintain Existing Indebtedness in good standing as required below, then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interests in the Property, then Lender on Grantor's behalf may, but is not required to, take any action that Lender believes to be appropriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Credit Agreement from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Credit Agreement and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Credit Agreement; or (C) be treated as a balloon payment which will be due and payable at the Credit Agreement's maturity. The Mortgage also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of any default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

**WARRANTY; DEFENSE OF TITLE.** The following provisions relating to ownership of the Property are a part of this Mortgage:

**Title.** Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in the Existing Indebtedness section below or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

**Defense of Title.** Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

**Compliance With Laws.** Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

**Survival of Promises.** All promises, agreements, and statements Grantor has made in this Mortgage shall survive the execution and delivery of this Mortgage, shall be continuing in nature and shall remain in full force and effect until such time as Borrower's Indebtedness is paid in full.

**EXISTING INDEBTEDNESS.** The following provisions concerning Existing Indebtedness are a part of this Mortgage:

**Existing Lien.** The lien of this Mortgage securing the Indebtedness may be secondary and inferior to an existing lien. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instruments evidencing such indebtedness, or any default under any security documents for such indebtedness.

**No Modification.** Grantor shall not enter into any agreement with the holder of any mortgage, deed of

trust, or other security agreement which has priority over this Mortgage by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lender. Grantor shall neither request nor accept any future advances under any such security agreement without the prior written consent of Lender.

**CONDEMNATION.** The following provisions relating to condemnation proceedings are a part of this Mortgage:

**Proceedings.** If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

**Application of Net Proceeds.** If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Lender in connection with the condemnation.

**IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES.** The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

**Current Taxes, Fees and Charges.** Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Mortgage, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Mortgage.

**Taxes.** The following shall constitute taxes to which this section applies: (1) a specific tax upon this type of Mortgage or upon all or any part of the Indebtedness secured by this Mortgage; (2) a specific tax on Borrower which Borrower is authorized or required to deduct from payments on the Indebtedness secured by this type of Mortgage; (3) a tax on this type of Mortgage chargeable against the Lender or the holder of the Credit Agreement; and (4) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Borrower.

**Subsequent Taxes.** If any tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

**SECURITY AGREEMENT; FINANCING STATEMENTS.** The following provisions relating to this Mortgage as a security agreement are a part of this Mortgage:

**Security Agreement.** This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

**Security Interest.** Upon request by Lender, Grantor shall take whatever action is requested by Lender to perfect and continue Lender's security interest in the Personal Property. Grantor hereby appoints Lender as Grantor's attorney-in-fact for the purpose of executing any documents necessary to perfect or continue the security interest granted in the Rents and Personal Property. In addition to recording this Mortgage in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Mortgage as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in a manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender to the extent permitted by applicable law.

**Addresses.** The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Mortgage.

**FURTHER ASSURANCES; ATTORNEY-IN-FACT.** The following provisions relating to further assurances and attorney-in-fact are a part of this Mortgage:

**Further Assurances.** At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Borrower's and Grantor's obligations under the Credit Agreement, this Mortgage, and the Related Documents, and (2) the liens and

**MORTGAGE  
(Continued)**

Loan No: 9916152

Page 6

---

security interests created by this Mortgage as first and prior liens on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

**Attorney-in-Fact.** If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

**FULL PERFORMANCE.** If Borrower and Grantor pay all the Indebtedness when due, terminates the credit line account, and Grantor otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

**EVENTS OF DEFAULT.** Grantor will be in default under this Mortgage if any of the following happen: (A) Grantor commits fraud or makes a material misrepresentation at any time in connection with the Credit Agreement. This can include, for example, a false statement about Borrower's or Grantor's income, assets, liabilities, or any other aspects of Borrower's or Grantor's financial condition. (B) Borrower does not meet the repayment terms of the Credit Agreement. (C) Grantor's action or inaction adversely affects the collateral or Lender's rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without Lender's permission, foreclosure by the holder of another lien, or the use of funds on the dwelling for prohibited purposes.

**RIGHTS AND REMEDIES ON DEFAULT.** Upon the occurrence of an Event of Default and at any time thereafter, Lender, at Lender's option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

**Accelerate Indebtedness.** Lender shall have the right at its option without notice to Borrower or Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty that Borrower would be required to pay.

**UCC Remedies.** With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

**Collect Rents.** Lender shall have the right, without notice to Borrower or Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

**Appoint Receiver.** Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

**Judicial Foreclosure.** Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

**Deficiency Judgment.** With respect to any Grantor who also is personally liable on the Credit Agreement, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section. Under all circumstances, the Indebtedness will be repaid without relief from any Indiana or other valuation and appraisal laws.

**Other Remedies.** Lender shall have all other rights and remedies provided in this Mortgage or the Credit Agreement or available at law or in equity.

**Sale of the Property.** To the extent permitted by applicable law, Borrower and Grantor hereby waive any and all right to have the Property marshalled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

**Notice of Sale.** Lender will give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least ten (10) days before the time of

the sale or disposition. Any sale of the Personal Property may be made in conjunction with any sale of the Real Property.

**Election of Remedies.** All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by Lender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Mortgage, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to declare Grantor in default and to exercise Lender's remedies.

**Attorneys' Fees; Expenses.** If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Credit Agreement rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses whether or not there is a lawsuit, including attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees and title insurance, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

**NOTICES.** Any notice required to be given under this Mortgage, including without limitation any notice of default and any notice of sale shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Mortgage. All copies of notices of foreclosure from the holder of any lien which has priority over this Mortgage shall be sent to Lender's address, as shown near the beginning of this Mortgage. Any person may change his or her address for notices under this Mortgage by giving formal written notice to the other person or persons, specifying that the purpose of the notice is to change the person's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be Grantor's responsibility to tell the others of the notice from Lender.

**MISCELLANEOUS PROVISIONS.** The following miscellaneous provisions are a part of this Mortgage:

**Amendments.** What is written in this Mortgage and in the Related Documents is Grantor's entire agreement with Lender concerning the matters covered by this Mortgage. To be effective, any change or amendment to this Mortgage must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

**Caption Headings.** Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the provisions of this Mortgage.

**Governing Law.** This Mortgage will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Indiana without regard to its conflicts of law provisions. This Mortgage has been accepted by Lender in the State of Indiana.

**Choice of Venue.** If there is a lawsuit, Grantor agrees upon Lender's request to submit to the jurisdiction of the courts of Wayne County, State of Indiana.

**Joint and Several Liability.** All obligations of Borrower and Grantor under this Mortgage shall be joint and several, and all references to Grantor shall mean each and every Grantor, and all references to Borrower shall mean each and every Borrower. This means that each Grantor signing below is responsible for all obligations in this Mortgage.

**No Waiver by Lender.** Grantor understands Lender will not give up any of Lender's rights under this Mortgage unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean Grantor will not have to comply with the other provisions of this Mortgage. Grantor also understands that if Lender does consent to a request, that does not mean that Grantor will not have to get Lender's consent again if the situation happens again. Grantor further understands that just because Lender consents to one or more of Grantor's requests, that does not mean Lender will be required to consent to any of Grantor's future requests. Grantor waives presentment, demand for payment, protest, and notice of dishonor. Grantor waives all rights of exemption from execution or similar law in the Property, and Grantor agrees that the rights of Lender in the Property under this Mortgage are prior to Grantor's rights while this Mortgage remains in effect.

**Severability.** If a court finds that any provision of this Mortgage is not valid or should not be enforced, that fact by itself will not mean that the rest of this Mortgage will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Mortgage even if a provision of this Mortgage may be found to be invalid or unenforceable.

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

**MORTGAGE  
(Continued)**

Loan No: 9916152

Page 8

written consent of Lender.

**Successors and Assigns.** Subject to any limitations stated in this Mortgage on transfer of Grantor's interest, this Mortgage shall be binding upon and inure to the benefit of the parties, their successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Mortgage and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Mortgage or liability under the Indebtedness.

**Time is of the Essence.** Time is of the essence in the performance of this Mortgage.

**DEFINITIONS.** The following words shall have the following meanings when used in this Mortgage:

**Borrower.** The word "Borrower" means James Lawrence Riggs and includes all co-signers and co-makers signing the Credit Agreement and all their successors and assigns.

**Credit Agreement.** The words "Credit Agreement" mean the credit agreement dated July 3, 2024, with credit limit of \$35,000.00 from Borrower to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of the Credit Agreement is July 15, 2039. **NOTICE TO GRANTOR: THE CREDIT AGREEMENT CONTAINS A VARIABLE INTEREST RATE.**

**Environmental Laws.** The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

**Event of Default.** The words "Event of Default" mean any of the events of default set forth in this Mortgage in the events of default section of this Mortgage.

**Existing Indebtedness.** The words "Existing Indebtedness" mean the indebtedness described in the Existing Liens provision of this Mortgage.

**Grantor.** The word "Grantor" means James Lawrence Riggs and Dana Lynne Riggs.

**Hazardous Substances.** The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

**Improvements.** The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

**Indebtedness.** The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Credit Agreement or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Credit Agreement or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Lender to enforce Grantor's obligations under this Mortgage, including, but not limited to, attorneys' fees, costs of collection and costs of foreclosure, together with interest on such amounts as provided in this Mortgage.

**Lender.** The word "Lender" means Wayne Bank and Trust Co., its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Credit Agreement.

**Mortgage.** The word "Mortgage" means this Mortgage between Grantor and Lender.

**Personal Property.** The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

**Property.** The word "Property" means collectively the Real Property and the Personal Property.

**Real Property.** The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage.

**Related Documents.** The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

MORTGAGE  
(Continued)

Loan No: 9916152

Page 9

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

EACH GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND EACH GRANTOR AGREES TO ITS TERMS.

GRANTOR:

X James Lawrence Riggs  
James Lawrence Riggs

X Dana Lynne Riggs  
Dana Lynne Riggs

Signed, acknowledged and delivered in the presence of:

X \_\_\_\_\_

X \_\_\_\_\_

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana \_\_\_\_\_ )

) SS

COUNTY OF Wayne \_\_\_\_\_ )



On this day before me, the undersigned Notary Public, personally appeared **James Lawrence Riggs**, to me known to be the individual described in and who executed the Mortgage, and acknowledged that he or she signed the Mortgage as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 3<sup>rd</sup> day of July, 20 24.

By Jessica M Nester  
Notary Public in and for the State of Indiana

Residing at Wayne  
My commission expires 12/27/28



INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana

)  
) SS  
)

COUNTY OF Wayne



On this day before me, the undersigned Notary Public, personally appeared **Dana Lynne Riggs**, to me known to be the individual described in and who executed the Mortgage, and acknowledged that he or she signed the Mortgage as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 3<sup>rd</sup> day of July, 2024.

By Jessica M Nester Residing at Wayne

Notary Public in and for the State of Indiana My commission expires 12/27/28

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 (Brenda M Keen, Mortgage Loan Originator).

This Mortgage was prepared by: **Brenda M Keen, Mortgage Loan Originator**

## EXHIBIT "A"

A part of the Northeast Quarter of Section 13, Township 16 North, Range 12 East, in Harrison Township, Wayne County, Indiana, more particularly described as follows, to-wit:

Commencing at a brass pin at the Southwest corner of said Quarter Section, thence on an assumed bearing of North 00 degrees 00 minutes 00 seconds West a distance of 660.00 feet along the West line of said Quarter Section to a P.K. Nail at the point of beginning of this description; thence North 00 degrees 00 minutes 00 seconds West a distance of 130.66 feet along the West line of said Quarter Section to a P.K. Nail, thence (the remaining courses of this survey are along the existing fence line) South 88 degrees 00 minutes 27 seconds East a distance of 545.10 feet to a 5/8 inch rebar at a wood corner fence post, thence North 66 degrees 56 minutes 38 seconds East a distance of 284.33 feet to a 5/8 inch rebar, thence North 52 degrees 06 minutes 18 seconds East a distance of 215.30 feet to a 5/8 inch rebar, North 86 degrees 25 minutes 48 seconds East a distance of 80.08 feet to a 5/8 inch rebar, thence South 00 degrees 28 minutes 33 seconds West a distance of 257.59 feet to a 5/8 inch rebar, thence North 86 degrees 00 minutes 55 seconds East a distance of 61.46 feet to a 5/8 inch rebar, thence South 01 degrees 38 minutes 41 seconds East a distance of 139.42 feet to a 5/8 inch rebar on the North line of a certain 20.00 acre parcel, thence North 88 degrees 20 minutes 35 seconds West a distance of 1119.86 feet along the North line of said 20.00 acre parcel to the point of beginning, containing 4.861 acres, more or less, subject to right of way for Germantown Road and subject to any easements of record.

Subject to Easement to-wit: The Lot described above containing 4.861 acres more or less, is hereby subject to an easement for ingress and egress for driveway purposes over the acreage. Said easement is twenty (20) feet in width, and is restricted and limited to the use only of Firman B. Riggs, during Firman B. Rigg's lifetime.

## Search Results for:

**NAME: RIGGS, JAMES**  
**REGION: Wayne County, IN**  
**DOCUMENTS VALIDATED THROUGH: 03/5/2025 3:17 PM**

Showing 61 results

Filter: 

Document Details	County	Date	Type	Name	Legal
<a href="#">Book 140, Page 313</a>	Wayne	03/01/1915	DEED : DEED-WARRANTY	<b>RIGGS, JAMES E</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, AMELIA B <a href="#">Search</a> VORNAUF, CLARENCE J <a href="#">Search</a> VORNAUF, PEARL E	<a href="#">Search</a> 12-17-12
<a href="#">Book 142, Page 193</a>	Wayne	02/24/1916	DEED : DEED-EXECUTOR'S	<b>RIGGS, JAMES E</b> <a href="#">Search</a> <a href="#">Search</a> POLLARD, DAVID B <a href="#">Search</a> POLLARD, OLIVER <a href="#">Search</a> RIGGS, AMELIA B	<a href="#">Search</a> 30-17-13
<a href="#">Book 208, Page 455</a>	Wayne	01/31/1945	DEED : DEED-WARRANTY	<b>RIGGS, JAMES E</b> <a href="#">Search</a> <a href="#">Search</a> SCOTT, ELIAS <a href="#">Search</a> SCOTT, MARY E <a href="#">Search</a> STAMM, DORA E <a href="#">see details for more</a>	<a href="#">Search</a> Lot 2 CAMBRIDGE CITY LAND & IMPROVEMENT CO <a href="#">Search</a> Lot 3 CAMBRIDGE CITY LAND & IMPROVEMENT CO
<a href="#">Book 209, Page 251</a>	Wayne	05/16/1945	DEED : DEED-WARRANTY	<b>RIGGS, JAMES E</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, AMELIA B <a href="#">Search</a> BARRETT, EUGENE C <a href="#">Search</a> BARRETT, MARY L	<a href="#">Search</a> 30-17-13
<a href="#">Book 263, Page 235</a>	Wayne	11/03/1954	DEED : DEED-WARRANTY	<b>RIGGS, JAMES E</b> <a href="#">Search</a> <a href="#">Search</a> JUDY, BEULA F <a href="#">Search</a> JUDY, RAY H	<a href="#">Search</a> Lot 2 CAMBRIDGE CITY LAND & IMPROVEMENT CO <a href="#">Search</a> Lot 3 CAMBRIDGE CITY LAND & IMPROVEMENT CO
<a href="#">Book 302, Page 484</a>	Wayne	11/22/1961	DEED : DEED-ADMINISTRATOR'S	<b>RIGGS, JAMES E</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, CHARLES G <a href="#">Search</a> ROTH, GENEVIEVE <a href="#">Search</a> ROTH, ROBERT H	<a href="#">Search</a> Lot 11 Block 43 HAGERSTOWN IMPROVEMENT CO

Document Details	County	Date	Type	Name	Legal
<a href="#">Book 430, Page 329</a>	Wayne	12/04/1984	DEED : DEED-WARRANTY	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> WORL, DAVID K <a href="#">Search</a> WORL, PAMELA L <a href="#">Search</a> RIGGS, DAVALL	<a href="#">Search</a> Lot 5 Block 23 CAMBRIDGE CITY WRSR
<a href="#">Book 455, Page 333</a>	Wayne	11/02/1988	DEED : DEED-WARRANTY	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> MILLER, NANCY L <a href="#">Search</a> RIGGS, DAVALL	<a href="#">Search</a> 14-16-12 NW
<a href="#">Book 460, Page 83</a>	Wayne	06/16/1989	DEED : DEED-CORPORATE	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> AMERICAN DESK MANUFACTURING <a href="#">Search</a> RIGGS, DAVALL	<a href="#">Search</a> Lot 20 Block 23 CAMBRIDGE CITY WRSR
<a href="#">Book 738, Page 617</a>	Wayne	07/20/1992	MORT : MORTGAGE	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, DAVALL <a href="#">Search</a> FIRST FEDERAL SAVINGS & LOAN ASSN	<a href="#">Search</a> 14-16-12 NW
<a href="#">Book 478, Page 839</a>	Wayne	12/08/1992	DEED : DEED-QUIT CLAIM	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, DAVALL	<a href="#">Search</a> 14-16-12 NW
<a href="#">Book 483, Page 88</a>	Wayne	11/19/1993	DEED : DEED-WARRANTY	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> MCKECHNIE, BETH ANN <a href="#">Search</a> MCKECHNIE, JAMES MICHAEL	<a href="#">Search</a> Lot 1 Block 1 DUBLIN OP
<a href="#">Book 774, Page 206</a>	Wayne	11/19/1993	MORT : MORTGAGE	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> FIRST BANK RICHMOND	<a href="#">Search</a> Lot 1 Block 1 DUBLIN TRUSTEES REPLAT
<a href="#">1994002640</a>	Wayne	02/28/1994	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> FIRST BANK RICHMOND <a href="#">Search</a> RIGGS, DAVALL	
<a href="#">940948</a>	Wayne	06/15/1994	UCC : UCC 1 FINANCING STATEMENT	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> BANK ONE INDIANAPOLIS NA,	

Document Details	County	Date	Type	Name	Legal
<a href="#">1994009368</a>	Wayne	07/26/1994	DEED : DEED-QUIT CLAIM	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, ESTHER B <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, FIRMAN B <a href="#">see details for more</a>	<a href="#">Search</a> 13-16-12 NE <a href="#">Search</a> 18-16-13 SE <a href="#">Search</a> 18-16-13 NE <a href="#">Search</a> 17-16-13 SW
<a href="#">980852</a>	Wayne	07/17/1998	UCC : TERMINATION OF UCC1	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> BANK ONE INDIANAPOLIS,	
<a href="#">1998015378</a>	Wayne	10/07/1998	LIEN : HOSPITAL LIEN	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, RYAN <a href="#">Search</a> REID HOSPITAL & HEALTH CARE SERVICE	
<a href="#">1999004510</a>	Wayne	04/05/1999	REL : HOSPITAL LIEN RELEASE	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> REID HOSPITAL & HEALTH CARE SERVICE <a href="#">Search</a> RIGGS, RYAN	
<a href="#">1999008386</a>	Wayne	06/17/1999	DEED : DEED-WARRANTY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, FIRMAN B <a href="#">Search</a> RIGGS, JOSEPH <a href="#">see details for more</a>	<a href="#">Search</a> 13-16-12 NE
<a href="#">1999010831</a>	Wayne	08/09/1999	MORT : MORTGAGE	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> PEOPLES TRUST COMPANY,	<a href="#">Search</a> 13-16-12 NE
<a href="#">2000002558</a>	Wayne	03/09/2000	MORT : MORTGAGE	<b>RIGGS, JAMES J</b> <a href="#">Search</a> <a href="#">Search</a> PEOPLES TRUST COMPANY	<a href="#">Search</a> Lot 1 Block 1 DUBLIN TRUSTEES REPLAT
<a href="#">2000003237</a>	Wayne	03/27/2000	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> FIRST BANK RICHMOND	
<a href="#">2000009907</a>	Wayne	09/11/2000	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> PEOPLES TRUST COMPANY	

Document Details	County	Date	Type	Name	Legal
<a href="#">2000011229</a>	Wayne	10/13/2000	MORT : MORTGAGE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> PEOPLES TRUST COMPANY	<a href="#">Search</a> 13-16-12 NE
<a href="#">2000011657</a>	Wayne	10/25/2000	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> PEOPLES TRUST COMPANY	
<a href="#">2001004553</a>	Wayne	04/19/2001	MORT : MORTGAGE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> PEOPLES TRUST COMPANY	<a href="#">Search</a> 13-16-12 NE
<a href="#">2001004994</a>	Wayne	04/27/2001	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> PEOPLES TRUST COMPANY	
<a href="#">2001014616</a>	Wayne	11/14/2001	MORT : MORTGAGE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> PEOPLES TRUST COMPANY	<a href="#">Search</a> 13-16-12 NE
<a href="#">2002014205</a>	Wayne	10/18/2002	MORT : MORTGAGE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	<a href="#">Search</a> 13-16-12 NE
<a href="#">2002014425</a>	Wayne	10/21/2002	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	
<a href="#">2002014426</a>	Wayne	10/21/2002	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	
<a href="#">2003009367</a>	Wayne	06/13/2003	MORT : MORTGAGE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	<a href="#">Search</a> 13-16-12 NE
<a href="#">2003010189</a>	Wayne	06/25/2003	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	

Document Details	County	Date	Type	Name	Legal
<a href="#">2003010740</a>	Wayne	07/03/2003	DEED : DEED-QUIT CLAIM	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, JOSEPH L <a href="#">Search</a> RIGGS, MAX E <a href="#">Search</a> SELKIRK, REBECCA S RIGGS <a href="#">see details for more</a>	<a href="#">Search</a> Lot 1 Block 1 DUBLIN TRUSTEES REPLAT
<a href="#">2004013844</a>	Wayne	10/22/2004	MORT : MORTGAGE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	<a href="#">Search</a> 13-16-12 NE
<a href="#">2006007748</a>	Wayne	07/06/2006	PLAT : PLAT	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> WAYNE COUNTY INDIANA	<a href="#">Search</a> 13-16-12 NE
<a href="#">2007004757</a>	Wayne	05/14/2007	MORT : MORTGAGE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	<a href="#">Search</a> 13-16-12 NE
<a href="#">2007005919</a>	Wayne	06/14/2007	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	
<a href="#">2007006003</a>	Wayne	06/15/2007	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	
<a href="#">2009000338</a>	Wayne	01/15/2009	MORT : MORTGAGE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	<a href="#">Search</a> 13-16-12 NE
<a href="#">2009000771</a>	Wayne	01/30/2009	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	
<a href="#">2012004019</a>	Wayne	05/23/2012	MORT : MORTGAGE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	<a href="#">Search</a> 13-16-12 NE
<a href="#">2012004512</a>	Wayne	06/07/2012	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	

Document Details	County	Date	Type	Name	Legal
<a href="#">2013010699</a>	Wayne	12/11/2013	PLAT : SURVEY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, FIRMAN B <a href="#">Search</a> RIGGS, JOSEPH <a href="#">see details for more</a>	<a href="#">Search</a> 13-16-12 NE <a href="#">Search</a> 13-16-12 NE <a href="#">Search</a> 13-16-13 NE
<a href="#">2013010700</a>	Wayne	12/11/2013	PLAT : SURVEY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, FIRMAN B <a href="#">Search</a> RIGGS, JOSEPH <a href="#">see details for more</a>	<a href="#">Search</a> 18-16-13 SE <a href="#">Search</a> 18-16-13 NE <a href="#">Search</a> 18-16-13 SE <a href="#">Search</a> 17-16-13 SW <a href="#">see details for more</a>
<a href="#">2013010701</a>	Wayne	12/11/2013	DEED : DEED-WARRANTY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, JOSEPH RIGGS <a href="#">Search</a> RIGGS, MAX <a href="#">see details for more</a>	<a href="#">Search</a> 13-16-12 NE
<a href="#">2013010702</a>	Wayne	12/11/2013	DEED : DEED-WARRANTY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, JOSEPH <a href="#">Search</a> RIGGS, MAX <a href="#">see details for more</a>	<a href="#">Search</a> 13-16-12 NE
<a href="#">2013010703</a>	Wayne	12/11/2013	DEED : DEED-WARRANTY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, JOSEPH <a href="#">Search</a> RIGGS, MAX <a href="#">see details for more</a>	<a href="#">Search</a> 13-16-12 NE
<a href="#">2013010706</a>	Wayne	12/11/2013	DEED : DEED-WARRANTY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, JOSEPH <a href="#">Search</a> RIGGS, MAX <a href="#">see details for more</a>	<a href="#">Search</a> 18-16-12 SE
<a href="#">2013010707</a>	Wayne	12/11/2013	DEED : DEED-WARRANTY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, JOSEPH <a href="#">Search</a> RIGGS, MAX <a href="#">see details for more</a>	<a href="#">Search</a> 17-16-13 SW



Document Details	County	Date	Type	Name	Legal
<a href="#">2013010709</a>	Wayne	12/11/2013	DEED : DEED-WARRANTY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, JOSEPH <a href="#">Search</a> RIGGS, MAX <a href="#">see details for more</a>	<a href="#">Search</a> 17-16-13 SW <a href="#">Search</a> 18-16-13 NE <a href="#">Search</a> 18-16-13 SE
<a href="#">2013010712</a>	Wayne	12/11/2013	DEED : DEED-WARRANTY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, JOSEPH <a href="#">Search</a> RIGGS, MAX <a href="#">see details for more</a>	<a href="#">Search</a> 17-16-13 SW
<a href="#">2013010713</a>	Wayne	12/11/2013	DEED : DEED-WARRANTY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> JOBE, REBECCA <a href="#">Search</a> RIGGS, JOSEPH <a href="#">Search</a> RIGGS, MAX <a href="#">see details for more</a>	<a href="#">Search</a> 17-16-13 SW
<a href="#">2013011143</a>	Wayne	12/26/2013	REL : MORTGAGE RELEASE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> MAINSOURCE BANK	
<a href="#">2014000223</a>	Wayne	01/13/2014	PLAT : SURVEY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> CLOSE, DUSTIN R <a href="#">Search</a> CLOSE, HILLARY J <a href="#">Search</a> GETTINGER, D NEIL <a href="#">see details for more</a>	<a href="#">Search</a> 18-16-13 SE <a href="#">Search</a> 18-16-13 NE <a href="#">Search</a> 18-16-13 SE <a href="#">Search</a> 17-16-13 SW <a href="#">see details for more</a>
<a href="#">2014000276</a>	Wayne	01/16/2014	PLAT : SURVEY	<b>RIGGS, JAMES</b> <a href="#">Search</a> <a href="#">Search</a> GETTINGER, JO ELLEN <a href="#">Search</a> GETTINGER, STEVEN B <a href="#">Search</a> JOBE, REBECCA <a href="#">see details for more</a>	<a href="#">Search</a> 13-16-12 NE <a href="#">Search</a> 13-16-12 NE <a href="#">Search</a> 13-16-12 NE
<a href="#">2014003949</a>	Wayne	06/06/2014	DEED : DEED-SPECIAL WARRANTY	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> HSBC MORTGAGE SERVICES INC	<a href="#">Search</a> Lot 10 Block 17 CAMBRIDGE CITY - CAPITOL HILL SUB DIV <a href="#">Search</a> Lot 9 CAMBRIDGE CITY - CAPITOL HILL SUB DIV

Document Details	County	Date	Type	Name	Legal
<a href="#">2015010791</a>	Wayne	12/28/2015	DEED : DEED-WARRANTY	<b>RIGGS, JAMES L</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, KIMBERLY D <a href="#">Search</a> RIGGS, RYAN L	<a href="#">Search</a> Lot 10 CAMBRIDGE CITY - CAPITOL HILL SUB DIV <a href="#">Search</a> Lot 9 CAMBRIDGE CITY - CAPITOL HILL SUB DIV
<a href="#">2017001793</a>	Wayne	03/03/2017	DEED : DEED-QUIT CLAIM	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, JAMES LAWRENCE <a href="#">Search</a> RIGGS, DANA LYNNE	<a href="#">Search</a> 13-16-12 NE <a href="#">Search</a> 13-16-12 NE
<a href="#">2024004510</a>	Wayne	07/09/2024	MORT : MORTGAGE	<b>RIGGS, JAMES LAWRENCE</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, DANA LYNNE <a href="#">Search</a> WAYNE BANK & TRUST CO	<a href="#">Search</a> 13-16-12 NE

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

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

## Search Results for:

**NAME: RIGGS, DANA LYNNE**  
**REGION: Wayne County, IN**  
**DOCUMENTS VALIDATED THROUGH: 03/5/2025 3:17 PM**

Showing 2 results

Filter:

Document Details	County	Date	Type	Name	Legal
<a href="#">2017001793</a>	Wayne	03/03/2017	DEED : DEED-QUIT CLAIM	<b>RIGGS, DANA LYNNE</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, JAMES LAWRENCE <a href="#">Search</a> RIGGS, JAMES LAWRENCE	<a href="#">Search</a> 13-16-12 NE <a href="#">Search</a> 13-16-12 NE
<a href="#">2024004510</a>	Wayne	07/09/2024	MORT : MORTGAGE	<b>RIGGS, DANA LYNNE</b> <a href="#">Search</a> <a href="#">Search</a> RIGGS, JAMES LAWRENCE <a href="#">Search</a> WAYNE BANK & TRUST CO	<a href="#">Search</a> 13-16-12 NE

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

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