



**Legal and Vesting  
Product Cover Sheet**

**ORDER INFORMATION**

FILE/ORDER NUMBER:	INCU-0063	PRODUCT NAME:	LEGAL & VESTING REPORT
BORROWER NAME(S)	MELISSA KELLER		
PROPERTY ADDRESS:	1716 WOOD ST, ELKHART, IN, 46516		
CITY, STATE AND COUNTY:	ELHART, INDIANA AND ELHART		

**SEARCH INFORMATION**

SEARCH DATE:	09/22/2023	EFFECTIVE DATE:	09/21/2023
NAME(S) SEARCHED:	MELISSA KELLER		
ADDRESS/PARCEL SEARCHED:	1716 WOOD ST, ELKHART, IN, 46516/200604232041000012		

**ASSESSMENT INFORMATION**

COMMENTS:	
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**CURRENT OWNER VESTING**

MELISSA R. KELLER, SINGLE WOMAN

COMMENTS:	
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**VESTING DEED**

DEED TYPE:	WARRANTY DEED	GRANTOR:	JAMES GASPELIN AND ABBEY GASPELIN, HUSBAND AND WIFE
DATED DATE:	01/11/2019	GRANTEE:	MELISSA R. KELLER, SINGLE WOMAN
BOOK/PAGE:	N/A	RECORDED DATE:	01/14/2019
INSTRUMENT NO:	2019-00896		
COMMENTS:			

**FOR PREAMBLE**

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

**LEGAL DESCRIPTION**

LOT NUMBERED SIXTY-ONE (61) AS THE SAID LOT IS KNOWN AND DESIGNATED ON THE RECORDED PLAT OF JACKSON GARDENS, AN ADDITION TO THE CITY OF ELKHART, INDIANA, SAID PLAT BEING RECORDED IN PLAT BOOK 1, PAGE 168, IN THE OFFICE OF THE RECORDER OF ELKHART COUNTY, INDIANA.

**COUNTY:20-Elkhart County****SPRING INSTALLMENT REMITTANCE COUPON**

<b>PARCEL NUMBER</b> 20-06-04-232-041.000-012	<b>COUNTY PARCEL NUMBER</b> 06-04-232-041-012	<b>TAX YEAR</b> 2022 Payable 2023	<b>Late Payment Penalty:</b> 5% penalty after May 10, 2023, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after June 9, 2023
<b>TAXING UNIT NAME</b> 012/012 E.C.CONCORD	<b>LEGAL DESCRIPTION</b> JACKSON GARDENS LOT 61		



**SPRING AMOUNT DUE**  
**BY May 10, 2023** **\$0.00**

Office Phone:(574) 535-6759

Pay Online at: [www.elkhartcounty.com](http://www.elkhartcounty.com) Or (888) 881-9911

KELLER MELISSA R  
1716 WOOD ST  
ELKHART, IN 46516

**Remit Payment and Make Check Payable to:**  
ELKHART COUNTY TREASURER  
P.O. BOX 116  
GOSHEN, IN 46527-0116

0604232041012 000000000000

**COUNTY:20-Elkhart County****FALL INSTALLMENT REMITTANCE COUPON**

<b>PARCEL NUMBER</b> 20-06-04-232-041.000-012	<b>COUNTY PARCEL NUMBER</b> 06-04-232-041-012	<b>TAX YEAR</b> 2022 Payable 2023	<b>Late Payment Penalty:</b> 5% penalty after November 13, 2023, if there is no delinquent amount; 10% penalty for previous delinquency or if payment is made after December 13, 2023
<b>TAXING UNIT NAME</b> 012/012 E.C.CONCORD	<b>LEGAL DESCRIPTION</b> JACKSON GARDENS LOT 61		



**FALL AMOUNT DUE**  
**BY November 13, 2023** **\$548.57**

Office Phone:(574) 535-6759

Pay Online at: [www.elkhartcounty.com](http://www.elkhartcounty.com) Or (888) 881-9911

KELLER MELISSA R  
1716 WOOD ST  
ELKHART, IN 46516

**Remit Payment and Make Check Payable to:**  
ELKHART COUNTY TREASURER  
P.O. BOX 116  
GOSHEN, IN 46527-0116

0604232041012 000000054857

**COUNTY:20-Elkhart County****TAXPAYER'S COPY-KEEP FOR YOUR RECORDS**

<b>PARCEL NUMBER</b> 20-06-04-232-041.000-012	<b>COUNTY PARCEL NUMBER</b> 06-04-232-041-012	<b>TAX YEAR</b> 2022 Payable 2023	<b>DUE DATES</b>
<b>TAXING UNIT NAME</b> 012/012 E.C.CONCORD	<b>LEGAL DESCRIPTION</b> JACKSON GARDENS LOT 61		<b>SPRING - May 10, 2023</b> <b>FALL - November 13, 2023</b>

**DATE OF STATEMENT:9/22/2023**

<b>PROPERTY ADDRESS</b>		
1716 WOOD ST		
<b>PROPERTY TYPE</b>	<b>TOWNSHIP</b>	
Real Estate	005-CONCORD	
<b>ACRES</b>	<b>COUNTY SPECIFIC RATE/CREDIT</b>	<b>BILL CODE</b>
0.13		

KELLER MELISSA R  
1716 WOOD ST  
ELKHART, IN 46516

**TOTAL DUE FOR 2022 Payable 2023: \$548.57**

<b>ITEMIZED CHARGES</b>	<b>SPRING TOTAL</b>	<b>FALL TOTAL</b>
Tax	\$541.07	\$541.07
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)	\$7.50	\$7.50
<b>Amount Due</b>	<b>\$548.57</b>	<b>\$548.57</b>
Payments Received	(\$548.57)	\$0.00
<b>Balance Due</b>	<b>\$0.00</b>	<b>\$548.57</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 will no longer apply to tax bills 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

Taxpayer Name and Mailing Address	Date of Notice	Due Dates	Parcel Number	Taxing District
KELLER MELISSA R 1716 WOOD ST ELKHART, IN 46516	September 22, 2023	May 10, 2023 November 13, 2023	06-04-232-041-012 20-06-04-232-041.000-012	012/012 E.C.CONCORD
<u>Property Address:</u> 1716 WOOD ST		<u>Legal Description:</u> JACKSON GARDENS LOT 61		

Spring installment due on or before May 10, 2023 and Fall installment due on or before November 13, 2023.

### TABLE 1: SUMMARY OF YOUR TAXES

1. ASSESSED VALUE AND TAX SUMMARY	2021 Pay 2022	2022 Pay 2023
1a. Gross assessed value of homestead property	\$97,000	\$107,200
1b. Gross assessed value of other residential property and agricultural land	\$0	\$0
1c. Gross assessed value of all other property, including personal property	\$0	\$0
<b>2. Equals total gross assessed value of property</b>	<b>\$97,000</b>	<b>\$107,200</b>
2a. Minus deductions (see Table 5 below)	\$66,200	\$69,770
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$30,800</b>	<b>\$37,430</b>
3a. Multiplied by your local tax rate	3.474000	3.355200
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$1,069.98</b>	<b>\$1,255.86</b>
4a. Minus local property tax credits	\$47.36	\$62.98
4b. Minus savings due to property tax cap(s) (see Table 2 and footnotes below)	\$44.08	\$110.74
4c. Minus savings due to over 65 circuit breaker credit	\$0.00	\$0.00
<b>5. Total net property tax liability due (See remittance coupon for total amount due)</b>	<b>\$978.54</b>	<b>\$1,082.14</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>1</sup>	\$970.00	\$1,072.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>2</sup>	\$8.56	\$10.14
<b>Maximum tax that may be imposed under cap</b>	<b>\$978.56</b>	<b>\$1,082.14</b>

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

TAXING AUTHORITY	TAX RATE 2022	TAX RATE 2023	TAX AMOUNT 2022	TAX AMOUNT 2023	DIFFERENCE 2022-2023	PERCENT DIFFERENCE
STATE	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
COUNTY	0.4113	0.3878	\$126.68	\$145.15	\$18.47	14.58 %
TOWNSHIP	0.0159	0.0058	\$4.90	\$2.17	(\$2.73)	(55.71) %
SCHOOL	0.9276	0.9353	\$285.68	\$350.10	\$64.42	22.55 %
LIBRARY	0.1370	0.1377	\$42.20	\$51.54	\$9.34	22.13 %
CITY	1.9822	1.8886	\$610.52	\$706.90	\$96.38	15.79 %
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>3.4740</b>	<b>3.3552</b>	<b>\$1,069.98</b>	<b>\$1,255.86</b>	<b>\$185.88</b>	<b>17.37 %</b>

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

LEVYING AUTHORITY	2022	2023	% Change
Storm Water	\$15.00	\$15.00	0.00 %
<b>TOTAL ADJUSTMENTS</b>	<b>\$15.00</b>	<b>\$15.00</b>	<b>0.00 %</b>

#### TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY <sup>3</sup>

TYPE OF DEDUCTION	2022	2023
Mortgage	\$3,000.00	\$3,000.00
Standard Deduction \ Homestead	\$45,000.00	\$45,000.00
Supplemental	\$18,200.00	\$21,770.00
<b>TOTAL DEDUCTIONS</b>	<b>\$66,200.00</b>	<b>\$69,770.00</b>

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

2. Charges not subject to the property tax caps include property tax levies approved by votes 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).

3. If any circumstances have changed that would make you ineligible for a deduction that you have been allowed in 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 will 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 2021 Pay 2022** – The summary of calculations based on tax rates for taxes payable last year.

**Taxes 2022 Pay 2023** – 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 caps the increase of the homestead property tax liability of credit recipient at two percent (2%).

**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 2022** – The tax rate per \$100 of assessed value for this property allocated to each taxing authority for 2022.

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

**Tax Amount 2022** – The amount of taxes for this property allocated to each taxing authority for 2022.

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

**Tax Difference 2022-2023** – 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 2022** – The total amount of other charges added to your tax bill in 2022.

**Amount 2023** – 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 (574) 535-6710 or <http://www.elkhartin.elevatemaps.io>. 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 2022** – The amount deducted from your bill in 2022 for each benefit.


**Amount 2023** – 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 (574) 535-6700 or <http://www.elkhartin.elevatemaps.io>. 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 on which the county mails the notice under IC 6-1.1-3-20.


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 (574) 535-6700.

**Please note that the appeal requires relevant evidence of the true tax value of the property as of the assessment date (January 1, 2023, for mobile homes assessed under IC 6-1.1-7 and January 1, 2022, for real property).**

# ELKHART COUNTY

 Sign In  
 (customerlogin.aspx?billerguid=5c266fc1-9d61-4133-a8f3-2f5f2107a7b6&iti=8&vs=1)









 Search (customerlocator.aspx?iti=8&bg=5c266fc1-9d61-4133-a8f3-2f5f2107a7b6&vsii=1&i=1378655a-c0e2-44c4-a552-0b60498c208d)

 Help

◀ Return to previous page (CustomerLocatorResults.aspx?bg=5c266fc1-9d61-4133-a8f3-2f5f2107a7b6&iti=8&vsii=1)

## Related Invoices

We found the following related invoices. Please review your results and selected invoices to Pay.

Select	Tax Year	Invoice No.	Owner	Due Date	Original Bill Total	Balance Due	
<input type="checkbox"/>	2022	2022-RE-06-04-232-041-012-2	KELLER MELISSA R	11/13/2023	\$548.57	\$548.57	 <a href="https://www.invoicecloud.com/templates/GUTS/pdfviewer.aspx?Invoice">View Invoice (https://www.invoicecloud.com/templates/GUTS/pdfviewer.aspx?Invoice)</a>  Remind Me
<input type="checkbox"/>	2022	2022-RE-06-04-232-041-012-1	KELLER MELISSA R	5/10/2023	\$548.57	\$0.00	 <a href="https://www.invoicecloud.com/templates/GUTS/pdfviewer.aspx?Invoice">View Invoice (https://www.invoicecloud.com/templates/GUTS/pdfviewer.aspx?Invoice)</a>  Remind Me
<input type="checkbox"/>	2021	2021-RE-06-04-232-041-012-2	KELLER MELISSA R	11/10/2022	\$496.77	\$0.00	 <a href="https://www.invoicecloud.com/templates/GUTS/pdfviewer.aspx?Invoice">View Invoice (https://www.invoicecloud.com/templates/GUTS/pdfviewer.aspx?Invoice)</a>  Remind Me
<input type="checkbox"/>	2021	2021-RE-06-04-232-041-012-1	KELLER MELISSA R	5/10/2022	\$496.77	\$0.00	 <a href="https://www.invoicecloud.com/templates/GUTS/pdfviewer.aspx?Invoice">View Invoice (https://www.invoicecloud.com/templates/GUTS/pdfviewer.aspx?Invoice)</a>  Remind Me

|

2019-00896

ELKHART COUNTY RECORDER  
JENNIFER L. DORIOT  
FILED FOR RECORD ON  
01/14/2019 02:26 PM  
AS PRESENTED

Metropolitan Title

**WARRANTY DEED**

**Property Address:**  
1716 Wood Street  
Elkhart, IN 46516

**Tax Parcel No.:** 20-06-04-232-041.000-012

**This Indenture Witnesseth,** That **James Gaspelin and Abbey Gaspelin, husband and wife**

**Convey(s) and Warrant(s)** to **Melissa R. Keller** , single woman

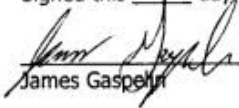
for the sum of **Ten & 00/100 Dollars (\$10.00)** and other valuable consideration, the following described real estate in **Elkhart** County, in the State of **Indiana**:

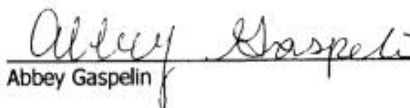
Lot Numbered Sixty-one (61) as the said Lot is known and designated on the recorded Plat of Jackson Gardens, an Addition to the City of Elkhart, Indiana, said Plat being recorded in Plat Book 1, page 168, in the Office of the Recorder of Elkhart County, Indiana.

Subject to real estate taxes not yet due and payable.

**Subject To** any and all easements, agreements, and restrictions of record, and to legal highways.

Signed this 11 day of January, 2019.

  
James Gaspelin

  
Abbey Gaspelin

DISCLOSURE FEE PAID

File No.: 4041-130588

Page 1 of 2

DULY ENTERED FOR TAXATION  
SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER  
Jan 14 2019  
PATRICIA A. PICKENS, AUDITOR  
00189  
5.00

MC  
MH



Acknowledgement

State of Indiana; Elkhart County:

Before me, a Notary Public in and for the said County and State, personally appeared **James Gaspelin and Abbey Gaspelin**, 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 11 day of January, 2019.

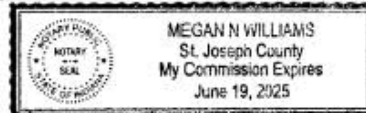
My commission expires: \_\_\_\_\_

Signature [Handwritten Signature]

Printed \_\_\_\_\_, Notary Public

Residing in \_\_\_\_\_ County, Indiana

This instrument prepared by Louis Klatch, Attorney at Law.



I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Name: Megan Williams

**Grantee's Mailing Address and Mailing Address for Tax Bills:  
(must be a street address)**

1716 WOOD ST  
ELKHART IN 46516

[Handwritten Signature]

DataSource: Elkhart, IN

Criteria: Party Name = KELLER MELISSA

INDEXED THROUGH:  
09/21/2023VERIFIED THROUGH:  
09/21/2023

RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
08/25/2022	08/20/2022	2022-18347	MORTGAGE	KELLER MELISSA R		MORTGAGOR
06/08/2021	05/20/2021	2021-15015	MORTGAGE	KELLER MELISSA R		MORTGAGOR
06/02/2021	06/01/2021	2021-14366	RELEASE ...	KELLER MELISSA R		GRANTEE
01/14/2019	01/11/2019	2019-00897	MORTGAGE	KELLER MELISSA R		MORTGAGOR
01/14/2019	01/11/2019	2019-00896	WARRANTY...	KELLER MELISSA R		GRANTEE
08/10/2000	06/20/2000	2000-21729	SHERIFF'...	KELLER MELISSA		GRANTOR
09/30/1997	09/22/1997	97-24960	MORTGAGE	KELLER MELISSA		MORTGAGOR