



**Legal and Vesting
Product Cover Sheet**

ORDER INFORMATION

| | | | |
|-------------------------|---|---------------|------------------------|
| FILE/ORDER NUMBER: | INCU-0101 | PRODUCT NAME: | LEGAL & VESTING REPORT |
| BORROWER NAME(S) | JUSTIN STOLTZFUS | | |
| PROPERTY ADDRESS: | 65731 COUNTY ROAD 31, GOSHEN, IN, 46528 | | |
| CITY, STATE AND COUNTY: | GOSHEN, INDIANA (IN) AND GOSHEN | | |

SEARCH INFORMATION

| | | | |
|--------------------------|--|-----------------|------------|
| SEARCH DATE: | 11/17/2023 | EFFECTIVE DATE: | 11/16/2023 |
| NAME(S) SEARCHED: | JUSTIN STOLTZFUS | | |
| ADDRESS/PARCEL SEARCHED: | 65731 COUNTY ROAD 31, GOSHEN, IN, 46528/20-11-25-427-007.000-014 | | |

ASSESSMENT INFORMATION

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

CURRENT OWNER VESTING

JUSTIN STOLTZFUS AND EMILY F. STOLTZFUS, A MARRIED COUPLE

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

VESTING DEED

| | | | |
|----------------|-----------------------|----------------|---|
| DEED TYPE: | SPECIAL WARRANTY DEED | GRANTOR: | THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT |
| DATED DATE: | 03/28/2016 | GRANTEE: | JUSTIN STOLTZFUS AND EMILY F. STOLTZFUS, A MARRIED COUPLE |
| BOOK/PAGE: | N/A | RECORDED DATE: | 03/29/2016 |
| INSTRUMENT NO: | 2016-05496 | | |
| COMMENTS: | | | |

FOR PREAMBLE

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

ADDITIONAL NOTES

LEGAL DESCRIPTION

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

LOT NUMBER FIFTEEN (15) AS KNOWN AND DESIGNATED ON THE RECORDED PLAT OF JAMES PLACE SECTION ONE; SAID PLAT BEING RECORDED IN PLAT BOOK 17, PAGE 38 IN THE OFFICE OF THE RECORDER OF ELKHART COUNTY, INDIANA.

20-11-25-427-007.000-014

STOLTZFUS JUSTIN & EMILY F

65731 COUNTY RD 31

510, 1 Family Dwell - Platted Lot

1452504-James Place (014)

1/2

General Information

Parcel Number 20-11-25-427-007.000-014
Local Parcel Number 11-25-427-007-014
Tax ID: 1125H
Routing Number

Ownership

STOLTZFUS JUSTIN & EMILY F STOL
65731 COUNTY RD 31
GOSHEN, IN 46528

Legal

JAMES PLACE SEC 1 LOT 15

Transfer of Ownership

Table with columns: Date, Owner, Doc ID, Code, Book/Page, Adj Sale Price, V/I. Rows include transactions from 03/29/2016 to 01/01/1900.

Notes

Property Class 510
1 Family Dwell - Platted Lot



Res

Year: 2023

Location Information

County Elkhart
Township ELKHART TOWNSHIP
District 014 (Local 014) ELKHART TOWNSHIP
School Corp 2315 GOSHEN COMMUNITY
Neighborhood 1452504-014 1452504-James Place (014)
Section/Plat
Location Address (1) 65731 COUNTY RD 31 GOSHEN, IN 46528

Valuation Records (Work In Progress values are not certified values and are subject to change)

Table with columns: Assessment Year (2023, 2022, 2021, 2020, 2019), Reason For Change, As Of Date, Valuation Method, Equalization Factor, Notice Required, Land, Improvement, Total. Includes sub-totals for Land and Improvement.

Land Data (Standard Depth: Res 200', CI 200' Base Lot: Res 115' X 200', CI 115' X 200')

Table with columns: Land Type, Pricing Method, Soil ID, Act Front., Size, Factor, Rate, Adj. Rate, Ext. Value, Infl. %, Res Elig %, Market Factor, Value.

Zoning ZO01 Residential

Subdivision

Lot

Market Model N/A

Characteristics

Topography Flood Hazard Level
Public Utilities ERA All
Streets or Roads TIF Paved

Neighborhood Life Cycle Stage Static

Printed Thursday, April 20, 2023

Review Group 2019

Data Source Owner

Collector 08/29/2019 Kayla

Appraiser

Land Computations

Table with columns: Land Computations, Value. Rows include Calculated Acreage (0.49), Actual Frontage (0), Developer Discount, Parcel Acreage (0.49), 81 Legal Drain NV (0.00), 82 Public Roads NV (0.00), 83 UT Towers NV (0.00), 9 Homesite (0.00), 91/92 Acres (0.00), Total Acres Farmland (0.49), Farmland Value (\$0), Measured Acreage (0.00), Avg Farmland Value/Acre (0.0), Value of Farmland (\$0), Classified Total (\$0), Farm / Classified Value (\$0), Homesite(s) Value (\$0), 91/92 Value (\$0), Supp. Page Land Value, CAP 1 Value (\$15,900), CAP 2 Value (\$0), CAP 3 Value (\$0), Total Value (\$15,900).

General Information

Occupancy Single-Family
 Description Residential Dwelling
 Story Height 1
 Style N/A
 Finished Area 2232 sqft
 Make

Floor Finish

- Earth
- Slab
- Sub & Joist
- Wood
- Parquet
- Tile
- Carpet
- Unfinished
- Other

Wall Finish

- Plaster/Drywall
- Paneling
- Fiberboard
- Unfinished
- Other

Roofing

- Built-Up
- Wood Shingle
- Metal
- Asphalt
- Other
- Slate
- Tile

Exterior Features

| Description | Area | Value |
|-----------------------|------|----------|
| Porch, Enclosed Frame | 100 | \$7,200 |
| Wood Deck | 352 | \$5,400 |
| Porch, Open Frame | 288 | \$10,500 |

Plumbing

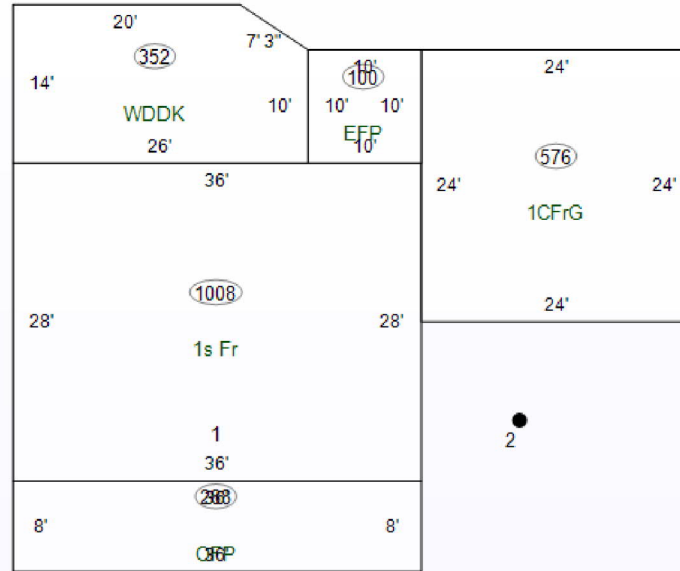
| | # | TF |
|---------------|----------|----------|
| Full Bath | 2 | 6 |
| Half Bath | 0 | 0 |
| Kitchen Sinks | 1 | 1 |
| Water Heaters | 1 | 1 |
| Add Fixtures | 1 | 1 |
| Total | 5 | 9 |

Accommodations

| | |
|--------------------|----------|
| Bedrooms | 5 |
| Living Rooms | 1 |
| Dining Rooms | 1 |
| Family Rooms | 1 |
| Total Rooms | 8 |

Heat Type

Central Warm Air



Specialty Plumbing

| Description | Count | Value |
|--------------------|-------|---------|
| Bath Tub With Jets | 1 | \$1,800 |

Cost Ladder

| Floor | Constr | Base | Finish | Value | Totals |
|-------|--------|------|--------|----------|--------|
| 1 | 1Fr | 1008 | 1008 | \$80,500 | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 1/4 | | | | | |
| 1/2 | | | | | |
| 3/4 | | | | | |
| Attic | | 720 | 720 | \$14,200 | |
| Bsmt | | 1008 | 504 | \$43,700 | |
| Crawl | | | | | |
| Slab | | | | | |

Total Base \$138,400

Adjustments 1 Row Type Adj. x 1.00 \$138,400

| | |
|------------------|---------------------------|
| Unfin Int (-) | \$0 |
| Ex Liv Units (+) | \$0 |
| Rec Room (+) | \$0 |
| Loft (+) | \$0 |
| Fireplace (+) | \$0 |
| No Heating (-) | \$0 |
| A/C (+) | 1:1008 A:720 \$3,400 |
| No Elec (-) | \$0 |
| Plumbing (+ / -) | 9 - 5 = 4 x \$800 \$3,200 |
| Spec Plumb (+) | \$1,800 |
| Elevator (+) | \$0 |

Sub-Total, One Unit \$146,800

Sub-Total, 1 Units

| | | |
|-----------------------------------|----------|------------------|
| Exterior Features (+) | \$23,100 | \$169,900 |
| Garages (+) 576 sqft | \$18,600 | \$188,500 |
| Quality and Design Factor (Grade) | | 1.00 |
| Location Multiplier | | 0.92 |
| Replacement Cost | | \$173,420 |

Summary of Improvements

| Description | Res Eligibl | Story Height | Construction | Grade | Year Built | Eff Year | Eff Co Age | nd | Base Rate | LCM | Adj Rate | Size | RCN | Norm Dep | Remain. Value | Abn Obs | PC | Nbhd | Mrkt | Improv Value |
|-------------------------|-------------|--------------|--------------|-------|------------|----------|------------|----|-----------|------|----------|------------|-----------|----------|---------------|---------|------|-------|--------|--------------|
| 1: Residential Dwelling | 100% | 1 | Wood Frame | C | 1988 | 1989 | 34 | A | | 0.92 | | 2,736 sqft | \$173,420 | 26% | \$128,330 | 0% | 100% | 1.650 | 1.0000 | \$211,700 |
| 2: Utility Shed | 0% | 1 | | C | 2018 | 2018 | 5 | A | \$21.97 | 0.92 | \$20.21 | 10'x12' | \$2,425 | 20% | \$1,940 | 0% | 100% | 1.650 | 1.0000 | \$3,200 |

2016-05496

ELKHART COUNTY RECORDER
JENNIFER L. DORIOT
FILED FOR RECORD ON
AS PRESENTED
03/29/2016 9:02 AM

Metropolitan Title

State of Indiana

FHA Case No.: 151-957073

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH: The Secretary of Housing and Urban Development, or his successors, party of the first part, and his/her/their heirs and assigns, party(ies) of the second part (hereinafter called "Grantor"), conveys and specially warrants against all persons claiming by, through, or under him to Justin Stoltzfus and Emily F. Stoltzfus, a married couple (hereinafter called "Grantee") for and in consideration of Ten Dollars (\$10.00) and other valuable consideration, the receipt thereof is hereby acknowledged, the following described real estate in the State of Indiana, County of Elkhart, to-wit:

Lot Number Fifteen (15) as known and designated on the recorded Plat of JAMES PLACE SECTION ONE; said Plat being recorded in Plat Book 17, page 38 in the Office of the Recorder of Elkhart County, Indiana.

Parcel Number: 20-11-25-427-007.000-014

Property Address: 65731 CR 31, Goshen, IN, 46528, Elkhart County

Tax Mailing Address: 65731 CR 31, Goshen, IN, 46528, Elkhart County

Grantee Address: 65731 CR 31, Goshen, IN, 46528, Elkhart County

THIS DEED IS NOT TO BE EFFECTIVE UNTIL March 28, 2016.

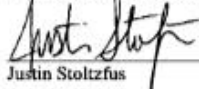
BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 U.S.C. 1701 et. seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531 et. seq.).

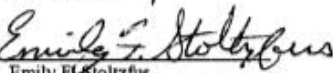
SUBJECT to all covenants, restrictions, reservations, easements, conditions and rights appearing of record; and SUBJECT to any state of facts an accurate survey would show.

GRANTOR certifies that he acts in his capacity as agent for the United States of America and that no Gross Income Tax is due or payable in respect to any transfer made by this deed.

The undersigned has set his hand and seal as the authorized agent for and on behalf of the said Secretary of Housing and Urban Development under the Redelegation of Authority published at 77 Fed. Reg. 37252, Page 37258 (June 20, 2012.)

Buyer(s) Acknowledgement


Justin Stoltzfus


Emily F. Stoltzfus

84448

DISCLOSURE FEE PAID

DULY ENTERED FOR TAXATION

SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

Mar 29 2016

PAULINE GRAFF, AUDITOR

1356

5.00

DM

PP

Witnesses:
Carol Richardson
Tracy Richardson

Secretary of Housing and Urban Development
By: [Signature]
Printed Name: Kenneth Marshall
Title: Designated Signatory for Pemco, Ltd.
Authorized Agent of the Secretary of Housing and Urban Development

STATE OF GA)
COUNTY OF Cobb) SS.

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared Kenneth Marshall Designated Signatory for Pemco, Ltd., Authorized Agent of the Secretary of Housing and Urban Development, and the person who executed the foregoing instrument bearing the date of 3-23-16 by virtue of the authority vested in him/her under the Redlegation of Authority published at 77 Fed. Reg. 37252, Page 37258 (June 20, 2012.), and acknowledged that he/she executed the foregoing instrument for and on behalf of the Secretary of Housing and Urban Development.

WITNESS my hand and official seal, this 23 day of Mar, 2016.



(OFFICIAL SEAL)
SHARON LEE
NOTARY PUBLIC
COBB COUNTY, GEORGIA
MY COMMISSION EXPIRES
JANUARY 21, 2019

[Signature]
NOTARY PUBLIC
PRINTED NAME: _____

My Commission Expires: _____
County of Residence: _____

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. Jeffrey S. Harlan

This instrument was prepared by:
Jeffrey S. Harlan
9604 Coldwater Road, Suite 105
Fort Wayne, Indiana 46825
84448

DataSource: Elkhart, IN

Criteria: Party Name = STOLTZFUS JUSTIN

INDEXED THROUGH:
11/16/2023VERIFIED THROUGH:
11/16/2023

| RecDate | DocDate | DocNumber | DocType | Last Name | First Name | Party Type |
|------------|------------|------------|-------------|--------------------|------------|------------|
| 12/14/2018 | 12/10/2018 | 2018-25534 | MORTGAGE | STOLTZFUS JUSTIN | | MORTGAGOR |
| 12/05/2016 | 12/05/2016 | 2016-25213 | RELEASE ... | STOLTZFUS JUSTIN | | GRANTEE |
| 12/05/2016 | 11/30/2016 | 2016-25212 | MORTGAGE | STOLTZFUS JUSTIN | | MORTGAGOR |
| 07/22/2016 | 07/22/2016 | 2016-14337 | RELEASE ... | STOLTZFUS JUSTIN | | GRANTEE |
| 07/08/2016 | 07/08/2016 | 2016-13124 | RELEASE ... | STOLTZFUS JUSTIN | | GRANTEE |
| 07/08/2016 | 07/08/2016 | 2016-13116 | RELEASE ... | STOLTZFUS JUSTIN | | GRANTEE |
| 06/28/2016 | 06/27/2016 | 2016-12349 | WARRANTY... | STOLTZFUS JUSTIN | | GRANTOR |
| 03/29/2016 | 03/28/2016 | 2016-05497 | MORTGAGE | STOLTZFUS JUSTIN | | MORTGAGOR |
| 03/29/2016 | 03/23/2016 | 2016-05496 | WARRANTY... | STOLTZFUS JUSTIN | | GRANTEE |
| 03/28/2016 | 03/28/2016 | 2016-05340 | RELEASE ... | STOLTZFUS JUSTIN R | | GRANTEE |
| 03/28/2016 | 03/21/2016 | 2016-05339 | MORTGAGE | STOLTZFUS JUSTIN | | MORTGAGOR |
| 03/28/2016 | 03/21/2016 | 2016-05294 | MORTGAGE | STOLTZFUS JUSTIN R | | MORTGAGOR |
| 07/28/2015 | 07/22/2015 | 2015-15290 | MORTGAGE | STOLTZFUS JUSTIN | | MORTGAGOR |
| 08/08/2013 | 07/29/2013 | 2013-19291 | RELEASE ... | STOLTZFUS JUSTIN | | GRANTEE |
| 08/08/2013 | 07/29/2013 | 2013-19290 | RELEASE ... | STOLTZFUS JUSTIN | | GRANTEE |