



LIEN SEARCH
Product Cover Sheet

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-FBR-00767	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	CALVIN JENNINGS		
PROPERTY ADDRESS:	17865 GEARHART		
CITY, STATE AND COUNTY:	SIDNEY, OHIO (OH) AND SHELBY		

SEARCH INFORMATION

SEARCH DATE:	08/30/2024	EFFECTIVE DATE:	08/29/2024
NAME(S) SEARCHED:	CALVIN JENNINGS AND LINDA JENNINGS		
ADDRESS/PARCEL SEARCHED:	17865 GEARHART, SIDNEY, OH 45365/ 38-2327276.003		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

CALVIN E. JENNINGS AND LINDA C. JENNINGS, HUSBANDA AND WIFE

COMMENTS:	
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VESTING DEED

DEED TYPE:	SURVIVORSHIP DEED	GRANTOR:	DAVID A. LARISON AND TACY F. LARISON, HUSBAND AND WIFE
DATED DATE:	\$0.00	GRANTEE:	CALVIN E. JENNINGS AND LINDA C. JENNINGS, HUSBANDA AND WIFE
BOOK/PAGE:	315/155	RECORDED DATE:	09/03/1993
INSTRUMENT NO:	937406		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	FIRST HALF (2023)	TAX YEAR:	SECOND HALF (2023)
TAX AMOUNT:	\$2,263.26	TAX AMOUNT:	\$2,263.26
TAX STATUS:	PAID	TAX STATUS:	PAID
DUE DATE:		DUE DATE:	
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$95,500.00
DATED DATE:	01/10/2018	RECORDED DATE	01/22/2018
INSTRUMENT NO:	201800000393	BOOK/PAGE:	2115/740
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES
BORROWER:	CALVIN E. JENNINGS AND LINDA C. JENNINGS, HUSBAND AND WIFE		
LENDER:	UNIVERSAL 1 CREDIT UNION, INC.		
COMMENTS:			

FOR PREAMBLE

CITY/TOWNSHIP/PARISH:	TOWNSHIP OF PERRY
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ADDITIONAL NOTES

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LEGAL DESCRIPTION

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THE FOLLOWING REAL PROPERTY SITUATED IN THE COUNTY OF SHELBY, IN THE STATE OF OHIO AND IN THE TOWNSHIP OF PERRY:

BEING A PART OF THE PREMISES AS DESCRIBED IN DEED VOLUME 204, PAGE 70 AND BEING LOCATED IN THE NORTHEAST QUARTER OF SECTION 27, TOWN 2, RANGE 13, B.M.R.S., PERRY TOWNSHIP, SHELBY COUNTY, OHIO AND BEING MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING FOR REFERENCE AT AN IRON PIN FOUND IN THE SOUTHEAST CORNER OF THE NORTHEAST QUARTER OF SECTION 27 AND BEING ALSO THE INTERSECTION OF FRAZIER-GUY ROAD (T-140) AND GEARHART ROAD (T-141);

THENCE, NORTH 89° 30' 00" WEST, 653.50 FEET ALONG THE SOUTH LINE OF THE QUARTER AND CENTERLINE OF GEARHART ROAD (T-141) TO A RAILROAD SPIKE SET AT THE PRINCIPAL PLACE OF BEGINNING OF THE TRACT HEREIN CONVEYED;

THENCE CONTINUING NORTH 89° 30' 00" WEST, 250.36 FEET ALONG THE SOUTH LINE OF THE QUARTER AND CENTERLINE OF GEARHART ROAD (T-141) TO A RAILROAD SPIKE SET;



THENCE, NORTH 00° 13' 20" EAST, 522.00 FEET PARALLEL WITH THE EAST LINE OF THE QUARTER TO AN IRON PIN SET, PASSING FOR REFERENCE AN IRON PIN SET AT 25.00 FEET;

THENCE, SOUTH 89° 30' 00" EAST, 250.36 FEET PARALLEL WITH THE SOUTH LINE OF THE QUARTER TO AN IRON PIN SET;

THENCE, SOUTH 00° 13' 20" WEST, 522.00 FEET PARALLEL WITH THE EAST LINE OF THE QUARTER TO THE PRINCIPAL PLACE OF BEGINNING, PASSING FOR REFERENCE IRON PINS SET AT 322.00 FEET AND 497.00 FEET. CONTAINING 3.000 ACRES MORE OR LESS AND BEING SUBJECT TO ALL LEGAL HIGHWAYS AND EASEMENTS OF RECORD.

THE ABOVE DESCRIPTION WAS PREPARED BY STEVEN E. BOWERSOX, OHIO REGISTERED SURVEYOR NUMBER 7059, AUGUST 10, 1991 BASED ON A SURVEY PERFORMED BY SAME ON JULY 29, 1991. THE BEARINGS USED ABOVE ARE BASED ON AN ASSUMED MERIDIAN TO DENOTE ANGLES ONLY.

PLAT SURVEY: PLAT VOLUME 23, PAGE 116.

2023	
Summary	
Tax	
Transfers	2
Surveys	1
History	2
Payment History	46
Value History	
CAUV Soil Breakdown	
Land	3
Commercial Buildings	
Dwellings	1
Other Improvements	2
Sketch	1
Levy Distribution	
Tax Estimator	
Map this Parcel	
Tax Card	



Parcel Number
38-2327276.003
Legal Description
R13 T02 S27 PT SE PT NE QR TRACT A 280-23-27-276-003
PLAT V23 P116
Location
17865 GEARHART RD
SIDNEY OH 45365
Acres
3.0000
Owner
JENNINGS CALVIN E & LINDA C



Property
Tax District 38-PERRY TWP FAIRLAWN SD PPS PJFD
School District FAIRLAWN LSD
Neighborhood 00955-PERRY TOWNSHIP
Subdivision
Map Number
Routing Number

Deed

Legal Description

R13 T02 S27 PT SE PT NE QR TRACT A 280-23-27-276-003
PLAT V23 P116

Acres

3.0000

Date Sold

09/03/1993

Sales Amount

133,500.00

Volume / Page

315 / 155

Owner

Contact

JENNINGS CALVIN E & LINDA C
17865 GEARHART RD
SIDNEY OH 45365

Owner Name

CALVIN E JENNINGS & LINDA C JENNINGS




Taxpayer

Contact



JENNINGS CALVIN E & LINDA C
17865 GEARHART RD
SIDNEY OH 45365


Values		
<div>Land Use</div> <div>510-SINGLE FAMILY DWELLING</div> <div>Tentative Values Available</div>		
	Appraised	Assessed
Land	44,420	15,550
Improvement	212,430	74,350
Total	256,850	89,900
CAUV (N)	0	0
Homestead (Y)	26,200	9,170
Owner Occupancy (Y)	244,430	85,550
Taxable	256,850	89,900

Current Charges


Full Rate 			
50.350000			
Effective Rate 			
36.934227			
Qualifying Rate 			
33.957664			
	Prior	First	Second
Tax	0.00	1,321.36	1,321.36
Special	0.00	0.50	0.50
Total	0.00	1,321.86	1,321.86
Paid	0.00	1,321.86	1,321.86
Due	0.00	0.00	0.00
Adding on? Try our tax estimator.			

Future Charges 		
Type	Description	Amount
Special Assessments	464 MIAMI CONSERVANCY DIST	1.00

Summary	
Tax	
Transfers	2
Surveys	1
History	2
Payment History	46
Value History	
CAUV Soil Breakdown	
Land	3
Commercial Buildings	
Dwellings	1
Other Improvements	2
Sketch	1
Levy Distribution	
Tax Estimator	
Map this Parcel	
Tax Card	



Parcel Number
38-2327276.003
Legal Description
R13 T02 S27 PT SE PT NE QR TRACT A 280-23-27-276-003
PLAT V23 P116
Location
17865 GEARHART RD
SIDNEY OH 45365
Acres
3.0000
Owner
JENNINGS CALVIN E & LINDA C



Current Taxes					
	Prior	First	Second	Total	
Gross	0.00	2,263.26	2,263.26	4,526.52	
Credit	0.00	(603.05)	(603.05)	(1,206.10)	
Non-Business Credit	0.00	(152.66)	(152.66)	(305.32)	
Homestead	0.00	(149.88)	(149.88)	(299.76)	
Owner-Occupancy Credit	0.00	(36.31)	(36.31)	(72.62)	
Total Real Property Taxes	0.00	1,321.36	1,321.36	2,642.72	
464-MIAMI CONSERVANCY DIST	0.00	0.50	0.50	1.00	
Total Special Assessment Taxes	0.00	0.50	0.50	1.00	
Real Property Tax Penalty	0.00	0.00	0.00	0.00	
Special Assessment Penalties	0.00	0.00	0.00	0.00	
Real Property Tax Interest	0.00	0.00	0.00	0.00	
Special Assessment Interests	0.00	0.00	0.00	0.00	

	Prior	First	Second	Total
Total Taxes	0.00	1,321.86	1,321.86	2,643.72
Collected	0.00	1,321.86	1,321.86	2,643.72
Refunded	0.00	0.00	0.00	0.00
Unpaid	0.00	0.00	0.00	0.00

Future Charges 		
Type	Description	Amount
Special Assessments	464 MIAMI CONSERVANCY DIST	1.00

Last Updated: 08/29/2024 10:00:24 PM
Powered By: [ISSG Inc](#)

937406 Survivorship Deed*

DAVID A. LARISON and TACY F. LARISON, husband and wife, GRANTORS,
of Shelby County,

for valuable consideration paid, grant(s) with general warranty covenants, to

CALVIN E. JENNINGS and LINDA C. JENNINGS, husband and wife, GRANTEES,
for their joint lives, remainder to the survivor of them, whose tax-mailing addresses are
17865 Gearhart Road, Sidney, OH 45365

the following REAL PROPERTY: Situated in the County of Shelby in the State
of Ohio and in the Township of Perry

BEING A PART OF THE PREMISES AS DESCRIBED IN DEED VOLUME 204, PAGE 70 AND
BEING LOCATED IN THE NORTHEAST QUARTER OF SECTION 27, TOWN 2, RANGE 13,
B.M.R.S., PERRY TOWNSHIP, SHELBY COUNTY, OHIO AND BEING MORE FULLY DESCRIBED
AS FOLLOWS:

Commencing for reference at an iron pin found in the southeast corner of the
northeast quarter of section 27 and being also the intersection of Frazier-Guy
Road (T-140) and Gearhart Road (T-141);

thence, north 89° 30' 00" west, 653.50 feet along the south line of the
quarter and centerline of Gearhart Road (T-141) to a railroad spike set at the
principal place of beginning of the tract herein conveyed;

thence continuing north 89° 30' 00" west, 250.36 feet along the south line of
the quarter and centerline of Gearhart Road (T-141) to a railroad spike set;

thence, north 00° 13' 20" east, 522.00 feet parallel with the east line of the
quarter to an iron pin set, passing for reference an iron pin set at 25.00
feet;

(LEGAL DESCRIPTION CONTINUED ON REVERSE SIDE HEREOF)

Prior Instrument Reference: Volume 296, Page 258 of the Deed Records of Shelby
County, Ohio.

Grantor, releases all rights of dower therein. Witness our hand(s) this day
of September, 1993

Signed and acknowledged in presence of:

Thomas B. Middleton Jr.
THOMAS B. MIDDLETON JR.

David A. Larison
DAVID A. LARISON

Burda A. Cavender

Tacy F. Larison
TACY F. LARISON

State of Ohio

County of Shelby ss.

BE IT REMEMBERED, That on this day of September, 1993, before me,
the subscriber, a notary public in and for said state, personally came,

DAVID A. LARISON and TACY F. LARISON, husband and wife,
foregoing deed, and acknowledged the signing thereof to be their voluntary act and deed.

IN TESTIMONY THEREOF, I have hereunto subscribed my name and affixed my official seal

on the day and year last aforesaid.

Burda A. Cavender
Notary Public - State of Ohio

This instrument was prepared by Donald G. Luce Co., L.P.A., 130 North Main Avenue,

- (1) Name of Grantor(s) and marital status. P O Box 826, Sidney, OH 45365, (513) 492-1191
- (2) See Sections 5301.05 and 5301.06 Ohio Revised Code.
- (3) Name of Grantee(s) and marital status of each.
- (4) Description of land or interest therein, and encumbrances, reservations, and exceptions, taxes and assessments if any.
- (5) Delay whichever, does not apply.
- (6) Taxation in accordance with Chapter 530 Ohio Revised Code.

Auditor's and Recorder's Stamps

Burda A. Cavender
Notary Public in the State of Ohio
My Commission Expires Mar. 8, 1994

*See Section 5302.17 Ohio Revised Code.

TRANSFERRED
SEC. 318.202 R.C.
HAS BEEN COMPLIED WITH
SEP 3 1993

EVOL 315 PAGE 155

\$ 133.50
lln
FRANK L. HOEHNE
SHELBY COUNTY AUDITOR

RECORDED
SHELBY COUNTY ENGINEER
BY lln DATE 9-3-93

937406

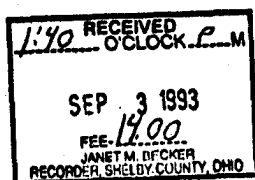
thence, south 89° 30' 00" east, 250.36 feet parallel with the south line of the quarter to an iron pin set;

thence, south 00° 13' 20" west, 522.00 feet parallel with the east line of the quarter to the principal place of beginning, passing for reference iron pins set at 322.00 feet and 497.00 feet. Containing 3.000 acres more or less and being subject to all legal highways and easements of record.

The above description was prepared by Steven E. Bowersox, Ohio Registered Surveyor number 7059, August 10, 1991 based on a survey performed by same on July 29, 1991. The bearings used above are based on an assumed meridian to denote angles only.

Plat of survey: Plat Volume 23, Page 116.

Grantees assume and agree to pay all taxes and assessments due and payable in December, 1993, and thereafter, as part of the consideration paid for this conveyance.



Survivorship Deed

FROM

TO

DONALD G. LUCE CO., L.P.A.
130 NORTH MAIN AVENUE
P. O. BOX 826
SIDNEY, OH 45365
(513) 492-1191

VOL 315 PAGE 156



BK: 2115 PG: 740

201800000393
 Filed for Record in
 SHELBY CO OHIO
 JODI L SIEGEL, COUNTY RECORDER
 01-22-2018 At 10:19 am.
 MORTGAGE 92.00
 OR Book 2115 Page 740 - 749

WHEN RECORDED, MAIL TO
Universal 1 Credit Union, Inc.
One River Park Drive, P.O. Box 467
Dayton, OH 45409-0467

MORTGAGE

THIS MORTGAGE is made on 1/10/2018, between the Mortgagor,
CALVIN E. JENNINGS AND LINDA C. JENNINGS, HUSBAND AND WIFE

(herein "Borrower"), and the Mortgagee, _____
Universal 1 Credit Union, Inc.

a corporation organized and existing under the laws of the State of Ohio

whose address is Number One River Park Drive P.O. Box 467
Dayton, OH 45409-0467

_____ (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S.
\$95,500.00, which indebtedness is evidenced by Borrower's note
 dated 1/10/2018 and extensions and renewals thereof (herein "Note"),
 providing for monthly installments of principal and interest, with the balance of
 the indebtedness, if not sooner paid, due and payable on 2/2/2028;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note,
 with interest thereon; the payment of all other sums, with interest thereon, advanced in
 accordance herewith to protect the security of this Mortgage; and the performance of
 the covenants and agreements of Borrower herein contained, Borrower does hereby
 mortgage, grant and convey to Lender the following
 described property located in the County of SHELBY,
 State of Ohio:



BK: 2115 PG: 741

SEE EXHIBIT "A"

which has the address of 17865 GEARHART RD,
(Street)
SIDNEY, Ohio
(City)
45365 (herein "Property Address");
(Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

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

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

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments



BK: 2115 PG: 742

(including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge, Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.



BK: 2115 PG: 743

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the terms "extended coverage", flood and such other hazards as Lender may require and in such amounts and for such periods as Lender may require. The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.



BK: 2115 PG: 744

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note: (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage; (b) is not personally liable on the Note or under this Mortgage; and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner: (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by First class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein; and (b) any notice to Lender shall be given by First class mail to Lender's address stated herein or to such



BK: 2115 PG: 745

other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of



the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, court costs, and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if:

(a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property, including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall discharge this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Advances to Protect Security. Disbursements made by Lender pursuant to paragraph 7 hereof, such as those for the payment of taxes, assessments, insurance premiums or costs incurred for the protection of the Property, shall be advances made pursuant to Section 5301.233 of the Ohio Code.



BK: 2115 PG: 747

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Executed this 10th day of January,
2018

X *Calvin E Jennings* 1-10-18
CALVIN E JENNINGS (Seal)
Borrower

X *Linda C Jennings* 1-10-18
LINDA C JENNINGS (Seal)
Borrower

X _____ (Seal)
Borrower

X _____ (Seal)
Borrower

* _____
signs as Borrower solely for the purpose of waiving dower rights without personal obligation for payment of any sums secured by this Security Instrument.

This instrument was prepared by:

Universal 1 Credit Union, Inc.
Name
One River Park Drive, P.O. Box 467
Address
Dayton, OH 45409-0467
Address

Universal 1 Credit Union, Inc.
Loan Organization
RACHEL LIGHTLE
Loan Originator

652486
NMLSR ID Number
673274
NMLSR ID Number



BK: 2115 PG: 748

Use this acknowledgment for individual(s) acting on her/his own behalf.

State of Ohio

County of SHELBY

The foregoing instrument was acknowledged before me this
10th day of January, 2018 by

CALVIN E JENNINGS

LINDA C JENNINGS

(Name(s) of Person Acknowledged)

Rachel Light

(Signature of Person Taking Acknowledgment)

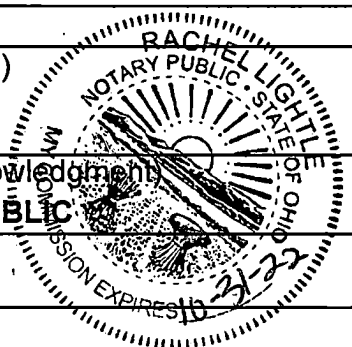
LEAD MSR

NOTARY PUBLIC

(Title or Rank)

NMLS 673274

(Serial Number, if any)



Use this acknowledgment for individual(s) acting in a representative capacity
(e.g., as a trustee for a trust).

State of Ohio

County of _____

The foregoing instrument was acknowledged before me this
10th day of January, 2018 by

CALVIN E JENNINGS

LINDA C JENNINGS

(Name(s) of Person Acknowledged)

(Signature of Person Taking Acknowledgment)

(Title or Rank)

NMLS 673274

(Serial Number, if any)



BK: 2115 PG: 749

Exhibit A

Situated in the County of Shelby, in the State of Ohio and in the Township of Perry:
Being a part of the premises as described in Deed Volume 204, Page 70 and being
located in the Northeast Quarter of Section 27, Town 2, Range 13, B.M.R.S., Perry
Township, Shelby County, Ohio and being more fully described as follows:
Commencing for reference at an iron pin found in the southeast corner of the northeast
quarter of Section 27 and being also the intersection of Frazier-Guy Road (T-140) and
Gearhart Road (T-141);

Thence, North $89^{\circ} 30' 00''$ West, 653.50 feet along the south line of the quarter and
centerline of Gearhart Road (T-141) to a railroad spike set at the principal place of
beginning of the tract herein conveyed;

Thence continuing North $89^{\circ} 30' 00''$ West, 250.36 feet along the south line of the
quarter and centerline of Gearhart Road (T-141) to a railroad spike set; thence, North 00°
 $13' 20''$ East, 522.00 feet parallel with the east line of the quarter to an iron pin set,
passing for reference an iron pin set at 25.00 feet; thence, South $89^{\circ} 30' 00''$ East, 250.36
feet parallel with the south line of the quarter to an iron pin set;

Thence, South $00^{\circ} 13' 20''$ West, 522.00 feet parallel with the east line of the quarter to
the principal place of beginning, passing for reference iron pins set at 322.00 feet and
497.00 feet. Containing 3.000 acres more or less and being subject to all legal highways
and easements of record.

The above description was prepared by Steven E. Bowersox, Ohio Registered Surveyor
number 7059, August 10, 1991 based on a survey performed by same on July 29, 1991.

The bearings used above are based on an assumed meridian to denote angles only.

Plat Survey: Plat Volume 23, Page 116.

Parcel No.: 38-23-27-276-003

Property Address: 17865 Gearhart Road, Sidney, Ohio 45365

201800000393
U1CU
P O BOX 907
SIDNEY OH 45365

Instrumentx	Book / Page	Document Type	Name	Other Name	Recorded	Description	Marginal
1. 197200081464	0200 0359	WARR DEED	E JENNINGS CALVIN E	R MAY ALVIN R	08/28/1972	Tsp:SIDNEY Lot:3590 Descr:GREEN TREE HILLS SUB PIN:	
2. 197900113888	0233 0035	WARR DEED	R JENNINGS CALVIN E	E WAGNER EMERSON	04/05/1979	Tsp:SIDNEY Lot:3590 Descr:GREEN TREE HILLS SUB PIN:	
3. 136463	0260 0774	MORTGAGE	R JENNINGS CALVIN E	E FIRST BORDER SAVINGS BK	09/28/1983	Tsp:ORANGE Section 36 Twn: 2 Range:12 Acreage:4.50 Descr: PIN:	0031 / 0370
4. 18790A	0285 0394	MORTGAGE	R JENNINGS CALVIN E	E BANK ONE SIDNEY NA	12/03/1986	Tsp:ORANGE Section 36 Twn: 2 Range:12 Acreage:4.50 Descr: PIN:	0037 / 0839
5. 19177	0031 0370	RELEASE	E JENNINGS CALVIN E	R FIRST BORDER SAVINGS BANK	12/22/1986		0260 / 0774
6. 32389	0037 0839	RELEASE	E JENNINGS CALVIN E	R BANK ONE SIDNEY NA	09/28/1988		0285 / 0394
7. 199200920391	0386 0303	MORTGAGE	R JENNINGS CALVIN E	E STAR BANK NA	01/24/1992	Tsp:ORANGE Section 36 Twn: 2 Range:12 Acreage:4.50 Descr: PT NE 1/4 \$29000 PIN:	
8. 199200922231	0065 0170	REL MTG	E JENNINGS CALVIN E	R FIRST FEDERAL S & L NKA	03/30/1992	Tsp:ORANGE Section 36 Twn: 2 Range:12 Acreage:4.50 Descr: NE COR 36.90 AC TCT NE 1/4 MTG VOL 232 PG 767 PIN:	
9. 199300007028	0314 0388	WARR DEED	R JENNINGS CALVIN E	E CRON JERRY L	08/23/1993	Tsp:ORANGE Section 36 Twn: 2 Range:12 Acreage:4.50 Descr: PT NE CORNER 151-28-36-200-003 AUDITORS TRANSFER \$102.90 PIN:	
10. 199300007406	0315 0155	SURV DEED	E JENNINGS CALVIN E	R LARISON DAVID A	09/03/1993	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 161-23-27-276-003 AUDITORS TRANSFER \$133.50 PIN:	
11. 199300007407	0473 0204	MORTGAGE	R JENNINGS CALVIN E	E STAR BANK NA	09/03/1993	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 \$37000 17865 GEARHART RD SIDNEY OH PIN:	
12. 199300010208	0094 0281	REL MTG	E JENNINGS CALVIN E	R STAR BANK NA	11/24/1993	Tsp:ORANGE Section 36 Twn: 2 Range:12 Acreage:4.50 Descr: PT NE 1/4 MTG VOL 386 PG 303 PIN:	
13. 199700006805	0649 0116	MORTGAGE	R JENNINGS CALVIN E	E MUTUAL FEDERAL SAV BANK	08/14/1997	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 \$50000 17865 GEARHART RD SIDNEY OHIO PIN:	
14. 199800011703	0728 0170	MORTGAGE	R JENNINGS CALVIN E	E PEOPLES FED S&L ASSN SID	12/02/1998	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 \$57000 17865 GEARHART RD SIDNEY OHIO PIN:	
15. 199800011704	0185 0363	WAIVER PR	R JENNINGS CALVIN E	E PEOPLES FED S&L ASSN SID	12/02/1998	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 MTG VOL 649 PG 116 PIN:	
16. 199900002930	0194 0155	REL MTG	E JENNINGS CALVIN E	R STAR BANK NA	03/29/1999	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 MTG VOL 473 PG 204 PIN:	
17. 200200007351	1051 0092	MORTGAGE	R JENNINGS CALVIN E	E MUTUAL FEDERAL SAV BANK	07/29/2002	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 \$50000 17865 GEARHART RD SIDNEY OHIO PIN:	2306 / 0659
18. 200200008671	1067 0079	REL MTG	E JENNINGS CALVIN E	R MUTUAL FEDERAL SAV BANK	09/05/2002	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 MTG VOL 649 PG 116 PIN:	
19. 200200011853	1110 0257	MORTGAGE	R JENNINGS CALVIN E	E PEOPLES FED S&L ASSN SID	11/20/2002	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 \$57000 17865 GEARHART RD SIDNEY OH PIN:	
20. 200200012453	1121 0003	REL MTG	E JENNINGS CALVIN E	R PEOPLES FED S&L ASSN SID	12/06/2002	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 MTG VOL 728 PG 170 PIN:	
21. 200300010152	1270 0115	MORTGAGE	R JENNINGS CALVIN E	E MUTUAL FEDERAL SAV BANK	08/01/2003	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 \$55200 17865 GEARHART RD SIDNEY OH PIN:	1826 / 0627
22. 200300011094	1283 0366	WAIVER PR	R JENNINGS CALVIN E	E MUTUAL FEDERAL SAV BANK	08/21/2003	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 O.R. VOL 1051 PG 92 PIN:	
23. 200300012366	1300 0179	REL MTG	E JENNINGS CALVIN E	R PEOPLES FED S&L ASSN SID	09/18/2003	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 O.R. VOL 1110 PG 257 PIN:	

Instrumentx	Book / Page	Document Type	Name	Other Name	Recorded	Description	Marginal
24. 201100003862	1826 0627	REL MTG	E JENNINGS CALVIN E	R MUTUAL FEDERAL SAV BANK	08/15/2011	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 O.R. VOL 1270 PG 115 PIN:	1270 / 0115
25. 201800000393	2115 0740	MORTGAGE	R JENNINGS CALVIN E	E UNIVERSAL 1 CREDIT UNION INC	01/22/2018	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 \$95500 17865 GEARHART RD SIDNEY OHIO PIN:	
26. 202108701	2306 0659	RELEASE	E JENNINGS CALVIN E	R MUTUAL FEDERAL SAVINGS BANK NKA	12/17/2021	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 PIN:	1051 / 0092

Full Search Criteria:
Search Type: All Names; Name: JENNINGS CALVIN AKA, JENNINGS CALVIN E, ; Remove Non-AlphaNumeric Characters: true; Filter Results: One Row per Document

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1. 197200081464	0200 0359	WARR DEED	E JENNINGS LINDA C	R MAY ALVIN R	08/28/1972	Tsp:SIDNEY Lot:3590 Descr:GREEN TREE HILLS SUB PIN:	
2. 197900113888	0233 0035	WARR DEED	R JENNINGS LINDA C	E WAGNER EMERSON	04/05/1979	Tsp:SIDNEY Lot:3590 Descr:GREEN TREE HILLS SUB PIN:	
3. 136463	0260 0774	MORTGAGE	R JENNINGS LINDA C	E FIRST BORDER SAVINGS BK	09/28/1983	Tsp:ORANGE Section 36 Twn: 2 Range:12 Acreage:4.50 Descr: PIN:	0031 / 0370
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13. 199700006805	0649 0116	MORTGAGE	R JENNINGS LINDA C	E MUTUAL FEDERAL SAV BANK	08/14/1997	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 \$50000 17865 GEARHART RD SIDNEY OHIO PIN:	
14. 199800011703	0728 0170	MORTGAGE	R JENNINGS LINDA C	E PEOPLES FED S&L ASSN SID	12/02/1998	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 \$57000 17865 GEARHART RD SIDNEY OHIO PIN:	
15. 199800011704	0185 0363	WAIVER PR	R JENNINGS LINDA C	E PEOPLES FED S&L ASSN SID	12/02/1998	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 MTG VOL 649 PG 116 PIN:	
16. 199900002930	0194 0155	REL MTG	E JENNINGS LINDA C	R STAR BANK NA	03/29/1999	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 MTG VOL 473 PG 204 PIN:	
17. 200200007351	1051 0092	MORTGAGE	R JENNINGS LINDA C	E MUTUAL FEDERAL SAV BANK	07/29/2002	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 \$50000 17865 GEARHART RD SIDNEY OHIO PIN:	2306 / 0659
18. 200200008671	1067 0079	REL MTG	E JENNINGS LINDA C	R MUTUAL FEDERAL SAV BANK	09/05/2002	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 MTG VOL 649 PG 116 PIN:	
19. 200200011853	1110 0257	MORTGAGE	R JENNINGS LINDA C	E PEOPLES FED S&L ASSN SID	11/20/2002	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 \$57000 17865 GEARHART RD SIDNEY OH PIN:	
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21. 200300010152	1270 0115	MORTGAGE	R JENNINGS LINDA C	E MUTUAL FEDERAL SAV BANK	08/01/2003	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 \$55200 17865 GEARHART RD SIDNEY OH PIN:	1826 / 0627
22. 200300011094	1283 0366	WAIVER PR	R JENNINGS LINDA C	E MUTUAL FEDERAL SAV BANK	08/21/2003	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.00 Descr: PT NE 1/4 O.R. VOL 1051 PG 92 PIN:	
23. 200300012366	1300 0179	REL MTG	E JENNINGS LINDA C	R PEOPLES FED S&L ASSN SID	09/18/2003	Tsp:PERRY Section 27 Twn: 2 Range:13 Acreage:3.000 Descr: PT NE 1/4 O.R. VOL 1110 PG 257 PIN:	

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Full Search Criteria:
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