



## Legal and Vesting Product Cover Sheet

### ORDER INFORMATION

FILE/ORDER NUMBER:	LL-ICU-00220	PRODUCT NAME:	LEGAL AND VESTING
BORROWER NAME(S):	DESTINEE CHUPP		
PROPERTY ADDRESS:			
CITY, STATE AND COUNTY:	NAPPANEE, IN, ELKHART		

### SEARCH INFORMATION

SEARCH DATE:	04/12/2024	EFFECTIVE DATE:	04/11/2024
NAME(S) SEARCHED:	DESTINEE CHUPP AND MICHAEL CHUPP		
ADDRESS/PARCEL SEARCHED:	20-14-32-201-045.000-029		

### ASSESSMENT INFORMATION

COMMENTS:	
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### CURRENT OWNER VESTING

DESTINEE N. CHUPP AND MICHAEL A. CHUPP, WIFE AND HUSBAND	
COMMENTS:	

### VESTING DEED

DEED TYPE:	CORPORATE WARRANTY DEED	GRANTOR:	TEAM CONSTRUCTION COMPANY, INC.
DATED DATE:	12/02/2020	GRANTEE:	DESTINEE N. CHUPP AND MICHAEL A. CHUPP, WIFE AND HUSBAND
BOOK/PAGE:	N/A	RECORDED DATE:	12/08/2020
INSTRUMENT NO:	2020-29279		
COMMENTS:			

### FOR PREAMBLE

CITY/TOWNSHIP/PARISH:	NAPPANEE
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### ADDITIONAL NOTES

### LEGAL DESCRIPTION

LOT 27A REPLAT OF LOTS NUMBERED 26 THRU 32 AND LOT 35 IN BLACKSTONE FIFTH DETAILED PLANNED UNIT DEVELOPMENT IN UNION TOWNSHIP; SAID PLAT BEING RECORDED APRIL 16, 2018 AS INSTRUMENT NUMBER 2018-07276, IN PLAT BOOK 37, PAGE 83, IN THE OFFICE OF THE RECORDER OF ELKHART COUNTY, INDIANA.

**COUNTY:20-Elkhart County**

**SPRING INSTALLMENT REMITTANCE COUPON**

<b>PARCEL NUMBER</b> 20-14-32-201-045.000-029	<b>COUNTY PARCEL NUMBER</b> 14-32-201-045-029	<b>TAX YEAR</b> 2023 Payable 2024	<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> 029/029 NAPP-UNION	<b>LEGAL DESCRIPTION</b> REPLAT OF LOT 26 THRU 32 INCLUSIVE & LOT # 35 IN BLACKSTONE		

**PROPERTY ADDRESS**  
1102 BLACKSTONE BLVD

**SPRING AMOUNT DUE BY May 10, 2024** **\$1,714.32**



CHUPP DESTINEE N & MICHAEL A CHUPP W&H  
1102 BLACKSTONE BLVD  
NAPPPANEE, IN 46550-9235

Office Phone:(574) 535-6759  
Pay Online at: [www.elkhartcounty.com](http://www.elkhartcounty.com) Or (888) 881-9911

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

1432201045029 000000171432

**COUNTY:20-Elkhart County**

**FALL INSTALLMENT REMITTANCE COUPON**

<b>PARCEL NUMBER</b> 20-14-32-201-045.000-029	<b>COUNTY PARCEL NUMBER</b> 14-32-201-045-029	<b>TAX YEAR</b> 2023 Payable 2024	<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> 029/029 NAPP-UNION	<b>LEGAL DESCRIPTION</b> REPLAT OF LOT 26 THRU 32 INCLUSIVE & LOT # 35 IN BLACKSTONE		

**PROPERTY ADDRESS**  
1102 BLACKSTONE BLVD

**FALL AMOUNT DUE BY November 12, 2024** **\$1,714.32**



CHUPP DESTINEE N & MICHAEL A CHUPP W&H  
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NAPPPANEE, IN 46550-9235

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1432201045029 000000171432

**COUNTY:20-Elkhart County**

**TAXPAYER'S COPY-KEEP FOR YOUR RECORDS**

<b>PARCEL NUMBER</b> 20-14-32-201-045.000-029	<b>COUNTY PARCEL NUMBER</b> 14-32-201-045-029	<b>TAX YEAR</b> 2023 Payable 2024	<b>DUE DATES</b>
<b>TAXING UNIT NAME</b> 029/029 NAPP-UNION	<b>LEGAL DESCRIPTION</b> REPLAT OF LOT 26 THRU 32 INCLUSIVE & LOT # 35 IN BLACKSTONE		<b>SPRING - May 10, 2024</b> <b>FALL - November 12, 2024</b>

**DATE OF STATEMENT:4/12/2024**

<b>PROPERTY ADDRESS</b> 1102 BLACKSTONE BLVD		
<b>PROPERTY TYPE</b> Real Estate	<b>TOWNSHIP</b> 014-UNION	
<b>ACRES</b> 0.28	<b>COUNTY SPECIFIC RATE/CREDIT</b>	<b>BILL CODE</b>

CHUPP DESTINEE N & MICHAEL A CHUPP W&H  
1102 BLACKSTONE BLVD  
NAPPPANEE, IN 46550-9235

**TOTAL DUE FOR 2023 Payable 2024: \$3,428.64**

<b>ITEMIZED CHARGES</b>	<b>SPRING TOTAL</b>	<b>FALL TOTAL</b>
Tax	\$1,714.32	\$1,714.32
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>\$1,714.32</b>	<b>\$1,714.32</b>
Payments Received	\$0.00	\$0.00
<b>Balance Due</b>	<b>\$1,714.32</b>	<b>\$1,714.32</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

Taxpayer Name and Mailing Address	Date of Notice	Due Dates	Parcel Number	Taxing District
CHUPP DESTINEE N & MICHAEL A CHUPP W&H 1102 BLACKSTONE BLVD NAPPANEE, IN 46550-9235	April 12, 2024	May 10, 2024 November 12, 2024	14-32-201-045-029 20-14-32-201-045.000-029	029/029 NAPP-UNION
<b>Property Address:</b> 1102 BLACKSTONE BLVD		<b>Legal Description:</b> REPLAT OF LOT 26 THRU 32 INCLUSIVE & LOT # 35 IN BLACKSTONE 5TH DPUD LOT 27A		

**Spring installment due on or before May 10, 2024 and Fall installment due on or before November 12, 2024.**

### TABLE 1: SUMMARY OF YOUR TAXES

1. ASSESSED VALUE AND TAX SUMMARY	2022 Pay 2023	2023 Pay 2024
1a. Gross assessed value of homestead property	\$296,900	\$332,700
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>\$296,900</b>	<b>\$332,700</b>
2a. Minus deductions (see Table 5 below)	\$136,165	\$161,880
<b>3. Equals subtotal of net assessed value of property</b>	<b>\$160,735</b>	<b>\$170,820</b>
3a. Multiplied by your local tax rate	3.010700	3.040300
<b>4. Equals gross tax liability (see Table 3 below)</b>	<b>\$4,839.26</b>	<b>\$5,193.44</b>
4a. Minus local property tax credits	\$239.52	\$311.82
4b. Minus savings due to property tax cap(s) (see Table 2 and footnotes below)	\$1,529.46	\$1,452.98
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>\$3,070.28</b>	<b>\$3,428.64</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>	\$2,969.00	\$3,327.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) <sup>3</sup>	\$101.26	\$101.64
<b>Maximum tax that may be imposed under cap</b>	<b>\$3,070.26</b>	<b>\$3,428.64</b>

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

TAXING AUTHORITY	TAX RATE 2023	TAX RATE 2024	TAX AMOUNT 2023	TAX AMOUNT 2024	DIFFERENCE 2023-2024	PERCENT DIFFERENCE
STATE	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
COUNTY	0.4090	0.4014	\$657.41	\$685.67	\$28.26	4.30 %
TOWNSHIP	0.0133	0.0143	\$21.38	\$24.43	\$3.05	14.27 %
SCHOOL	0.9637	0.9646	\$1,549.01	\$1,647.72	\$98.71	6.37 %
LIBRARY	0.1747	0.1738	\$280.80	\$296.89	\$16.09	5.73 %
CITY	1.4500	1.4862	\$2,330.66	\$2,538.73	\$208.07	8.93 %
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>3.0107</b>	<b>3.0403</b>	<b>\$4,839.26</b>	<b>\$5,193.44</b>	<b>\$354.18</b>	<b>7.32 %</b>

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

LEVYING AUTHORITY	2023	2024	% Change
<b>TOTAL ADJUSTMENTS</b>			<b>0.00 %</b>

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

TYPE OF DEDUCTION	2023	2024
Standard Deduction \ Homestead	\$45,000.00	\$48,000.00
Supplemental	\$88,165.00	\$113,880.00
Mortgage	\$3,000.00	\$0.00
<b>TOTAL DEDUCTIONS</b>	<b>\$136,165.00</b>	<b>\$161,880.00</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 (574) 535-6710 or visit <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 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 (574) 535-6700 or visit <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 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 (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, 2024, for mobile homes assessed under IC 6-1.1-7 and January 1, 2023, for real property).**

2020-29279

ELKHART COUNTY RECORDER  
JENNIFER L. DORIOT  
FILED FOR RECORD ON  
12/08/2020 11:07 AM  
AS PRESENTED

TAX ID NUMBER(S)  
State ID Number Only 20-14-32-201-045.000-029

**CORPORATE WARRANTY DEED**

**THIS INDENTURE WITNESSETH THAT**

**Team Construction Company, Inc.**, a corporation organized and existing under the laws of the State of Indiana

**CONVEY(S) AND WARRANT(S) TO**

**Destinee N. Chupp and Michael A. Chupp, Wife and Husband**, for Ten Dollars and other valuable consideration the receipt whereof is hereby acknowledged, the following described REAL ESTATE in Elkhart County, in the State of Indiana, to wit:

**SEE ATTACHED EXHIBIT "A"**

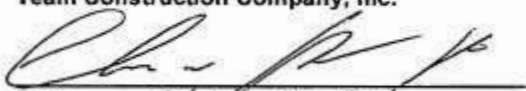
Subject to Real Estate taxes now due and payable and thereafter.

Subject to covenants, restrictions and easements of record.

The undersigned persons executing this deed on behalf of Grantor represent and certify that they are duly authorized to act for the Grantor and have been fully empowered, by proper resolution of the Board of Directors of Grantor, to execute and deliver this deed; that Grantor has full corporate capacity to convey the real estate described herein; and that all necessary corporate action for the making of such conveyance has been taken and done.

IN WITNESS WHEREOF, the Grantor has executed this deed this 2 day of December, 2020.

**Team Construction Company, Inc.**

  
By: Chris M. Erb  
Title: President

**DISCLOSURE FEE PAID**

MTC File No.: 20-42985 (UD2)

DULY ENTERED FOR TAXATION  
SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

Page 1 of 4

DM

Dec 08 2020

PATRICIA A. PICKENS, AUDITOR

SD

06704

10.00

State of Indiana, County of Elkhart ss:

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Chris M Erb, president of Team Construction Company, Inc. who acknowledged the execution of the foregoing Deed and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS, my hand and Seal this 2 day of December, 2020

04/02/27

My Commission Expires:

NP 0719536

Commission No.

Elkhart, Indiana  
Notary Public County and State of Residence

[Signature]  
Signature of Notary Public

Jose A Ortiz  
Printed Name of Notary

**This instrument was prepared by:**

Andrew R. Drake, Attorney-at-Law  
11711 N. Pennsylvania St., Suite 110, Carmel, IN 46032

**Property Address:**

Vacant Land, Blackstone Boulevard  
Nappanee, IN 46550

**Grantee's Address and Mail Tax Statements To:**

59109 Wilray Dr  
Elkhart, IN 46517

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. Andrew R. Drake



MTC File No.: 20-42985 (UD2)

Page 2 of 4

**EXHIBIT A**


Lot 27A Replat of Lots Numbered 26 thru 32 and Lot 35 in Blackstone Fifth Detailed Planned Unit Development in Union Township; said plat being recorded April 16, 2018 as Instrument Number 2018-07276, in Plat Book 37, page 83, in the Office of the Recorder of Elkhart County, Indiana.

MTC File No.: 20-42985 (UD2)

Page 3 of 4

**CERTIFICATE OF PROOF**

WITNESS to the signature(s) on the foregoing instrument to which this Proof is attached:

  
 Witness Signature  
Jose L. Vargas Jr  
 Witness Name (must be typed / printed)

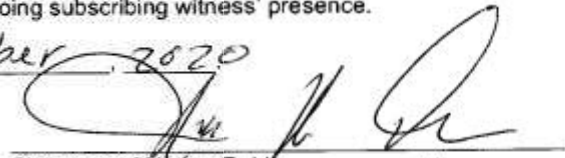
**PROOF:**

State of Indiana, County of Elkhart ss:

Before me, a Notary Public in and for said County and State, personally appeared, the above named WITNESS to the foregoing instrument, who, being known or proved to me to be the person whose name is subscribed as a witness to the foregoing instrument, who, being duly sworn by me, deposes and says that the foregoing instrument was executed and delivered by Chris M Erb, president of Team Construction Company, Inc. (Name of person signing document) in the foregoing subscribing witness' presence.

WITNESS, my hand and Seal this 2 day of December, 2020

04/04/27  
 My Commission Expires:  
NP0719536  
 Commission No.  
Elkhart, Indiana  
 Notary Public County and State of Residence

  
 Signature of Notary Public  
Jose A Ortiz  
 Printed Name of Notary



MTC File No.: 20-42985 (UD2)



Criteria: Party Name = CHUPP DESTINEE

INDEXED THROUGH:

04/11/2024

VERIFIED THROUGH:

04/11/2024

RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
12/08/2020	12/02/2020	2020-29280	MORTGAGE	CHUPP DESTINEE N		MORTGAGOR
12/08/2020	12/02/2020	2020-29279	WARRANTY...	CHUPP DESTINEE N		GRANTEE