



## Legal and Vesting Product Cover Sheet

### ORDER INFORMATION

|                         |  |               |                        |
|-------------------------|--|---------------|------------------------|
| FILE/ORDER NUMBER:      | 41840868                                     | PRODUCT NAME: | LEGAL & VESTING REPORT |
| BORROWER NAME(S)        | COLE FANN                                    |               |                        |
| PROPERTY ADDRESS:       | 56673 MARK MANOR DR, ELKHART, INDIANA, 46516 |               |                        |
| CITY, STATE AND COUNTY: | ELKHART, INDIANA (IN) AND ELKHART            |               |                        |

### SEARCH INFORMATION

|                          |   |                 |            |
|--------------------------|---|-----------------|------------|
| SEARCH DATE:             | 01/02/2023  | EFFECTIVE DATE: | 12/29/2023 |
| NAME(S) SEARCHED:        | COLE FANN   |                 |            |
| ADDRESS/PARCEL SEARCHED: | 56673 MARK MANOR DR, ELKHART, INDIANA, 46516/20-06-11-426-021.000-009 |                 |            |

### ASSESSMENT INFORMATION

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

### CURRENT OWNER VESTING

|           |
|-----------|
| COLE FANN |
| COMMENTS: |

### VESTING DEED

|                |                       |                |  |
|----------------|-----------------------|----------------|--|
| DEED TYPE:     | SPECIAL WARRANTY DEED | GRANTOR:       | THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT |
| DATED DATE:    | 11/22/2019            | GRANTEE:       | COLE FANN                                      |
| BOOK/PAGE:     | N/A                   | RECORDED DATE: | 11/25/2019                                     |
| INSTRUMENT NO: | 2019-24657            |                |  |
| COMMENTS:      |                       |                |  |

### FOR PREAMBLE

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

### ADDITIONAL NOTES

### LEGAL DESCRIPTION

LOT NUMBER SIXTY-THREE (63) AS SAID LOT IS KNOWN AND DESIGNATED ON THE RECORDED PLAT OF PINE CREST ESTATES, CONCORD TOWNSHIP, ELKHART, INDIANA; SAID PLAT BEING RECORDED IN PLAT BOOK 8, PAGE 59, IN THE OFFICE OF THE RECORDER OF ELKHART COUNTY, INDIANA.

20-06-11-426-021.000-009

General Information

Parcel Number  
20-06-11-426-021.000-009

Local Parcel Number  
06-11-426-021-009

Tax ID:  
0611H

Routing Number

Property Class 510

1 Family Dwell - Platted Lot

Year: 2023

Location Information

County  
Elkhart

Township  
CONCORD TOWNSHIP

District 009 (Local 009)  
CONCORD TOWNSHIP

School Corp 2270  
CONCORD COMMUNITY

Neighborhood 950100-009  
0950100-N: US 20 S & include: For

Section/Plat

Location Address (1)  
56673 MARK MANOR  
ELKHART, IN 46516

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 Friday, April 21, 2023

Review Group 2020

FANN COLE

Ownership

FANN COLE  
56673 MARK MANOR  
ELKHART, IN 46516

Legal

PINE CREST ESTATES LOT 63



56673 MARK MANOR

Transfer of Ownership

| Date       | Owner             | Doc ID | Code | Book/Page | Adj Sale Price | V/I |
|------------|-------------------|--------|------|-----------|----------------|-----|
| 11/25/2019 | FANN COLE         | 06406  | SW   | /         | \$106,000      | I   |
| 07/25/2019 | SECRETARY OF HOU  | 03880  | WD   | /         | \$0            | I   |
| 07/17/2019 | ROSSI ANGELO      | 03700  | SA   | /         | \$0            | I   |
| 01/01/1900 | ROSSI ANGELO & MI |        | CO   | /         | \$0            | I   |

510, 1 Family Dwell - Platted Lot

Res

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

| 2023             | Assessment Year     | 2023                     | 2022                     | 2021                     | 2020                     | 2019                     |
|------------------|---------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| WIP              | Reason For Change   | AA                       | AA                       | AA                       | AA                       | AA                       |
| 01/31/2023       | As Of Date          | 01/01/2023               | 01/01/2022               | 01/01/2021               | 01/01/2020               | 04/09/2019               |
| Indiana Cost Mod | Valuation Method    | Indiana Cost Mod         | Indiana Cost Mod         | Indiana Cost Mod         | Indiana Cost Mod         | Indiana Cost Mod         |
| 1.0000           | Equalization Factor | 1.0000                   | 1.0000                   | 1.0000                   | 1.0000                   | 1.0000                   |
|                  | Notice Required     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| \$18,800         | Land                | \$18,800                 | \$18,800                 | \$18,800                 | \$18,800                 | \$18,800                 |
| \$18,800         | Land Res (1)        | \$18,800                 | \$18,800                 | \$18,800                 | \$18,800                 | \$18,800                 |
| \$0              | Land Non Res (2)    | \$0                      | \$0                      | \$0                      | \$0                      | \$0                      |
| \$0              | Land Non Res (3)    | \$0                      | \$0                      | \$0                      | \$0                      | \$0                      |
| \$205,400        | Improvement         | \$205,400                | \$195,400                | \$168,300                | \$146,600                | \$138,300                |
| \$204,000        | Imp Res (1)         | \$204,000                | \$194,000                | \$167,200                | \$145,600                | \$137,400                |
| \$0              | Imp Non Res (2)     | \$0                      | \$0                      | \$0                      | \$0                      | \$0                      |
| \$1,400          | Imp Non Res (3)     | \$1,400                  | \$1,400                  | \$1,100                  | \$1,000                  | \$900                    |
| \$224,200        | Total               | \$224,200                | \$214,200                | \$187,100                | \$165,400                | \$157,100                |
| \$222,800        | Total Res (1)       | \$222,800                | \$212,800                | \$186,000                | \$164,400                | \$156,200                |
| \$0              | Total Non Res (2)   | \$0                      | \$0                      | \$0                      | \$0                      | \$0                      |
| \$1,400          | Total Non Res (3)   | \$1,400                  | \$1,400                  | \$1,100                  | \$1,000                  | \$900                    |

Land Data (Standard Depth: Res 150', CI 150' Base Lot: Res 100' X 150', CI 100' X 150')

| Land Type | Pricing Method | Soil ID | Act Front. | Size   | Factor | Rate  | Adj. Rate | Ext. Value | Infl. % | Res Elig % | Market Factor | Value    |
|-----------|----------------|---------|------------|--------|--------|-------|-----------|------------|---------|------------|---------------|----------|
| F         | F              |         | 0          | 99x230 | 1.12   | \$170 | \$190     | \$18,810   | 0%      | 100%       | 1.0000        | \$18,810 |

0950100-N: US 20 S & inclu

1/2

Notes

Land Computations

|                         |                          |
|-------------------------|--------------------------|
| Calculated Acreage      | 0.52                     |
| Actual Frontage         | 0                        |
| Developer Discount      | <input type="checkbox"/> |
| Parcel Acreage          | 0.52                     |
| 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    | 0.52                     |
| 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             | \$18,800                 |
| CAP 2 Value             | \$0                      |
| CAP 3 Value             | \$0                      |
| Total Value             | \$18,800                 |

General Information

|               |                      |
|---------------|----------------------|
| Occupancy     | Single-Family        |
| Description   | Residential Dwelling |
| Story Height  | 2                    |
| Style         | N/A                  |
| Finished Area | 2064 sqft            |
| Make          |                      |

Floor Finish

|  |  |
|--|--|
| <input type="checkbox"/> Earth           | <input type="checkbox"/> Tile                  |
| <input checked="" type="checkbox"/> Slab | <input type="checkbox"/> Carpet                |
| <input type="checkbox"/> Sub & Joist     | <input checked="" type="checkbox"/> Unfinished |
| <input type="checkbox"/> Wood            | <input type="checkbox"/> Other                 |
| <input type="checkbox"/> Parquet         |  |

Wall Finish

|   |                                     |
|---|-------------------------------------|
| <input checked="" type="checkbox"/> Plaster/Drywall | <input type="checkbox"/> Unfinished |
| <input type="checkbox"/> Paneling                   | <input type="checkbox"/> Other      |
| <input type="checkbox"/> Fiberboard                 |                                     |

Roofing

|                                       |                                |   |                                |                               |
|---------------------------------------|--------------------------------|---|--------------------------------|-------------------------------|
| <input type="checkbox"/> Built-Up     | <input type="checkbox"/> Metal | <input checked="" type="checkbox"/> Asphalt | <input type="checkbox"/> Slate | <input type="checkbox"/> Tile |
| <input type="checkbox"/> Wood Shingle |                                | <input type="checkbox"/> Other              |                                |                               |

Exterior Features

| Description           | Area | Value   |
|-----------------------|------|---------|
| Porch, Open Frame     | 60   | \$3,400 |
| Porch, Enclosed Frame | 140  | \$8,900 |
| Porch, Open Frame     | 132  | \$5,800 |

Plumbing

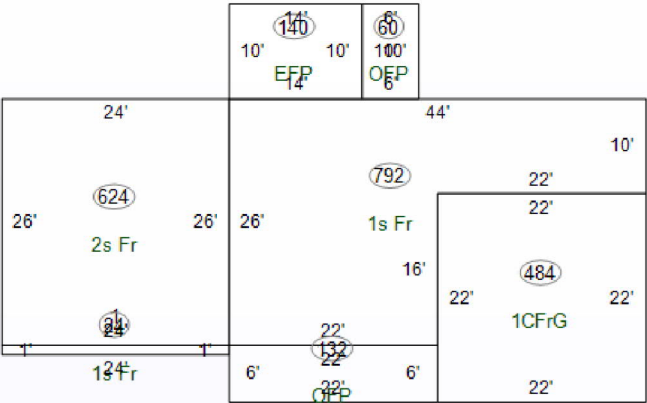
|               | # | TF |
|---------------|---|----|
| Full Bath     | 2 | 6  |
| Half Bath     | 1 | 2  |
| Kitchen Sinks | 2 | 2  |
| Water Heaters | 1 | 1  |
| Add Fixtures  | 0 | 0  |
| Total         | 6 | 11 |

Accommodations

|              |   |
|--------------|---|
| Bedrooms     | 3 |
| Living Rooms | 1 |
| Dining Rooms | 1 |
| Family Rooms | 1 |
| Total Rooms  | 8 |

Heat Type

Central Warm Air



2

Specialty Plumbing

| Description | Count | Value |
|-------------|-------|-------|
|-------------|-------|-------|

Cost Ladder

| Floor | Constr | Base | Finish | Value     | Totals |
|-------|--------|------|--------|-----------|--------|
| 1     | 92     | 1416 | 1416   | \$102,300 |        |
| 2     | 1Fr    | 648  | 648    | \$31,600  |        |
| 3     |        |      |        |           |        |
| 4     |        |      |        |           |        |
| 1/4   |        |      |        |           |        |
| 1/2   |        |      |        |           |        |
| 3/4   |        |      |        |           |        |
| Attic |        |      |        |           |        |
| Bsmt  |        | 692  | 0      | \$22,100  |        |
| Crawl |        |      |        |           |        |
| Slab  |        |      |        |           |        |

Total Base \$156,000

Adjustments 1 Row Type Adj. x 1.00 \$156,000

Unfin Int (-) \$0

Ex Liv Units (+) \$0

Rec Room (+) \$0

Loft (+) \$0

Fireplace (+) MS:1 MO:1 \$4,500

No Heating (-) \$0

A/C (+) 1:1416 2:648 \$4,500

No Elec (-) \$0

Plumbing (+ / -) 11 - 5 = 6 x \$800 \$4,800

Spec Plumb (+) \$0

Elevator (+) \$0

Sub-Total, One Unit \$169,800

Sub-Total, 1 Units

Exterior Features (+) \$18,100 \$187,900

Garages (+) 484 sqft \$15,200 \$203,100

Quality and Design Factor (Grade) 1.00

Location Multiplier 0.92

Replacement Cost \$186,852

Summary of Improvements

| Description             | Res Eligibl | Story Height | Construction | Grade | Year Built | Eff Year | Eff Age | Co nd | Base Rate | LCM  | Adj Rate | Size       | RCN       | Norm Dep | Remain. Value | Abn Obs | PC   | Nbhd  | Mrkt   | Improv Value |
|-------------------------|-------------|--------------|--------------|-------|------------|----------|---------|-------|-----------|------|----------|------------|-----------|----------|---------------|---------|------|-------|--------|--------------|
| 1: Residential Dwelling | 100%        | 2            | 2/6 Masonry  | C     | 1963       | 1963     | 60      | A     |           | 0.92 |          | 2,756 sqft | \$186,852 | 40%      | \$112,110     | 0%      | 100% | 1.820 | 1.0000 | \$204,000    |
| 2: Utility Shed         | 0%          | 1            |              | D     | 1980       | 1980     | 43      | A     | \$21.43   | 0.92 | \$15.77  | 12'x12'    | \$2,271   | 65%      | \$790         | 0%      | 100% | 1.820 | 1.0000 | \$1,400      |

**2019-24657****ELKHART COUNTY RECORDER  
JENNIFER L. DORIOT  
FILED FOR RECORD ON  
11/25/2019 10:59 AM  
AS PRESENTED****NEAR NORTH TITLE GROUP**

State of Indiana

FHA Case No.: 151-794625

**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 COLE FANN (hereinafter called "Grantee") for and in consideration of Ten Dollars (\$10.00) and other valuable considerations, the receipt thereof is hereby acknowledged, the following described real estate in the State of Indiana, County of Elkhart, to-wit:

The following described real estate in Elkhart County, Indiana in the State of Indiana, to wit:

Lot Number Sixty-three (63) as said Lot is known and designated on the recorded Plat of Pine Crest Estates, Concord Township, Elkhart, Indiana; said Plat being recorded in Plat Book 8, page 59 in the Office of the Recorder of Elkhart County, Indiana.

Parcel Number: 20-06-11-426-021.000-009

Property Address: 56673 Mark Manor Dr, Elkhart, IN 46516

Tax Mailing Address: same

Grantee Address: same

THIS DEED IS NOT TO BE EFFECTIVE UNTIL 11.22.19

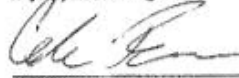
BEING the same property acquired by the Grantor pursuant to the provisions of the National Housing Act, as amended (12 U.S.C. 1701 et. seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531 et. seq.).

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 Redelagation of Authority published at 77 Fed. Reg. 37252, Page 37258 (June 20, 2012.)

Buyer(s) Acknowledgement

  
Cole Fann

**DISCLOSURE FEE PAID****DULY ENTERED FOR TAXATION****SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER****Nov 25 2019****PATRICIA A. PICKENS, AUDITOR****06406****10.00****MH  
AL**

Witness: [Signature] Secretary of Housing and Urban Development  
Ameer Drake By: 3/18  
 Printed Name: Shannaka Fils  
 Title: Designated Signatory for Sage Acquisitions  
Authorized Agent of the U.S.  
Department of Housing and Urban  
Development

STATE OF GA )  
 COUNTY OF Fulton )s:

Before me, the undersigned, a Notary Public in and for said county and state, personally appeared Shannaka Fils, a Designated Signatory for Sage Acquisitions, Authorized Agent of the U.S. Department of Housing and Urban Development, and the person who executed the foregoing instrument bearing the date of 11.18.19 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 18 day of December 2019



[Signature]  
 NOTARY PUBLIC Sharon Lee  
1.9.23  
Paulding

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. Wendy K. Walker

This instrument was prepared by: Wendy K. Walker, Esq.  
 Near North Title Group, 1001 Parkway Avenue, Suite 1, Elkhart, IN 46516

Criteria: Party Name = FANN COLE

INDEXED THROUGH:  
12/29/2023VERIFIED THROUGH:  
12/29/2023

| RecDate    | DocDate    | DocNumber  | DocType     | Last Name | First Name | Party Type |
|------------|------------|------------|-------------|-----------|------------|------------|
| 10/06/2021 | 10/05/2021 | 2021-26918 | RELEASE ... | FANN COLE |            | GRANTEE    |
| 09/15/2021 | 09/10/2021 | 2021-24741 | MORTGAGE    | FANN COLE |            | MORTGAGOR  |
| 11/25/2019 | 11/22/2019 | 2019-24658 | MORTGAGE    | FANN COLE |            | MORTGAGOR  |
| 11/25/2019 | 11/18/2019 | 2019-24657 | WARRANTY... | FANN COLE |            | GRANTEE    |