



LIEN SEARCH
Product Cover Sheet

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-NCU-00790	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	KEVIN HARVEY AND RICCI BANE		
PROPERTY ADDRESS:	4749 STUDY ROAD		
CITY, STATE AND COUNTY:	CENTERVILLE, INDIANA (IN) AND WAYNE		

SEARCH INFORMATION

SEARCH DATE:	09/06/2024	EFFECTIVE DATE:	09/05/2024
NAME(S) SEARCHED:	KEVIN HARVEY AND RICCI BANE		
ADDRESS/PARCEL SEARCHED:	4749 STUDY ROAD, CENTERVILLE, IN 47330/ 89-13-04-400-402.000-004		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

KEVIN G. HARVEY AND RICCI T. BANE, JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON	
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COMMENTS:	
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VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	GARY M. STOHLER, AN ADULT
DATED DATE:	08/08/2008	GRANTEE:	KEVIN G. HARVEY AND RICCI T. BANE, JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP AND NOT AS TENANTS IN COMMON
BOOK/PAGE:	N/A	RECORDED DATE:	08/13/2008
INSTRUMENT NO:	2008007301		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	SPRING (2024)	TAX YEAR:	FALL (2024)
TAX AMOUNT:	\$1,246.60	TAX AMOUNT:	\$1,246.60
TAX STATUS:	PAID	TAX STATUS:	DUE
DUE DATE:	05/10/2024	DUE DATE:	11/12/2024
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$180,099.00
DATED DATE:	08/16/2013	RECORDED DATE	08/23/2013
INSTRUMENT NO:	2013007582	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES
BORROWER:	KEVIN G . HARVEY AND RICCI T . BANE, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP		
LENDER:	SOMERVILLE NATIONAL BANK, A NATIONAL BANK		
TRUSTEE:	N/A		
COMMENTS:			

RELATED DOCUMENT

DOC NAME:	ASSIGNMENT OF MORTGAGE	BOOK/PAGE:	N/A
DATED DATE:	08/16/2013	INSTRUMENT NO.	2013007937
REC DATE:	09/05/2013	COUNTY:	WAYNE
ASSIGNOR:	SOMERVILLE NATIONAL BANK		

ASSIGNEE:	CRESCENT MORTGAGE COMPANY		
COMMENTS:			
RELATED DOCUMENT			
DOC NAME:	ASSIGNMENT OF MORTGAGE	BOOK/PAGE:	N/A
DATED DATE:	09/17/2014	INSTRUMENT NO.	2014006899
REC DATE:	09/05/2013	COUNTY:	WAYNE
ASSIGNOR:	CRESCENT MORTGAGE COMPANY		
ASSIGNEE:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ITS SUCCESSORS AND ASSIGNS		
COMMENTS:			
FOR PREAMBLE			
CITY/TOWNSHIP/PARISH:	CITY OF CENTERVILLE		
ADDITIONAL NOTES			
LEGAL DESCRIPTION			
<p>THE FOLLOWING DESCRIBED REAL ESTATE IN WAYNE COUNTY, IN THE STATE OF INDIANA, TO-WIT:</p> <p>LOT NUMBER TWO (2) IN BLUE CLAY HILLS ADDITION, SECTION ONE (1), A SUBDIVISION IN THE EAST HALF OF SECTION 4, TOWNSHIP 15 NORTH, RANGE 14 LEAST, WAYNE COUNTY, INDIANA.</p> <p>SUBJECT TO THE SECOND INSTALLMENT OF REAL ESTATE TAXES FOR THE YEAR 2007, DUE AND PAYABLE IN NOVEMBER, 2008, TOGETHER WITH ALL SUBSEQUENT TAXES WHICH THE GRANTEEES HEREIN ASSUME AND AGREE TO PAY AS A PART OF THE CONSIDERATION HEREOF.</p> <p>SUBJECT TO COVENANTS, CONDITIONS, RESTRICTIONS, EASEMENTS AND BUILDING LINES AS CONTAINED IN THE PLAT OF BLUE CLAY HILLS ADDITION SECTION I, RECORDED IN PLAT BOOK 11, PAGE 543, AND AMENDED IN DEED RECORD 424, PAGE 45, ALSO AMENDED IN DEED RECORD 424, PAGE 213, IN THE OFFICE OF THE RECORDER OF WAYNE COUNTY, BUT OMITTING ANY COVENANTS OR RESTRICTIONS, IF ANY, BASED UPON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, FAMILIAL STATUS, DISABILITY, HANDICAP, NATIONAL ORIGIN, ANCESTRY, OR SOURCE OF INCOME, AS SET FORTH IN APPLICABLE STATE OR FEDERAL LAWS, EXCEPT TO THE EXTENT THAT SAID COVENANT OR RESTRICTION IS PERMITTED BY APPLICABLE LAW.</p> <p>SUBJECT TO RIGHT-OF-WAY GRANTED TO WAYNE COUNTY RURAL ELECTRIC MEMBERSHIP CORPORATION, RECORDED IN DEED RECORD 424, PAGE 442.</p>			

Wayne County, IN

Property Tax Exemption

Apply for Property Tax Exemption

Summary

Tax ID	003-00992-00
State Parcel ID	89-13-04-400-402.000-004
Map #	33-04-400-402.000-03
Property Address	4749 STUDY RD CENTERVILLE
Sec/Twp/Rng	n/a
Tax Set	CENTER TWP
Subdivision	n/a
Brief Tax Description	LOT 2 BLUE CLAY HILLS ADD 4.129A (Note: Not to be used on legal documents)
Book/Page	DR: 424-213*QCD: 8-13-08 2008007300*WD: 8-14-08 2008007301
Acres	4.129
Class	511 RES ONE FAMILY UNPLAT 0-9.99-511 Eagle View INFRAME Street View Plat Map Web Soil Survey

Owners

Deeded Owner
HARVEY, KEVIN G & RICCI T BANE JTWROS
4749 STUDY RD
CENTERVILLE, IN 47330

Homestead Verification

Homestead Deduction has been VERIFIED

Land

Land Type	Soil ID	Act Front.	Eff. Depth	Size	Rate	Adj. Rate	Ext. Value	Infl. %	Value
HOMESITE		0	0	1.000000	\$18,600.00	\$18,600.00	\$18,600.00	0%	\$18,600.00
RESIDENTIAL EXCESS ACREAGE		0	0	3.069000	\$5,600.00	\$5,600.00	\$17,186.40	0%	\$17,190.00
PUBLIC ROAD/ROW	GE	0	0	0.060000	\$2,280.00	\$2,326.00	\$139.56	(100%)	\$0.00

Residential Dwellings

Description	Residential Dwelling
Story Height	2
Style	
Finished Area	3078
# Fireplaces	1
Heat Type	Central Warm Air
Air Cond	2298
Bedrooms	4
Living Rooms:	1
Dining Rooms:	1
Family Rooms:	1
Finished Rooms:	8
Full Baths	2
Full Bath Fixtures	6
Half Baths	1
Half Bath Fixtures	2
Kitchen Sinks	1
Water Heaters	1
Add Fixtures	0

Floor	Construction	Base	Finish
1	2/6 Masonry	1264	1264
2	Stucco	1034	1034
Basement		780	780
Crawl		484	0

Features	Area
Patio, Concrete	304
Porch, Open Frame	80

Improvements

Descr	PC	Grade	Year Built	Eff Year	Cond	LCM	Size	Nbhd Factor	Mrkt Factor
Residential Dwelling	100	C+2	1984	1984	A	1.01	3078	1.4	0

Valuation

Assessment Year	2024	2023	2022	2021	2020
Reason	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment
As Of Date	4/17/2024	4/20/2023	4/22/2022	4/16/2021	1/1/2020
Land	\$35,800	\$32,200	\$32,200	\$32,200	\$31,900
Land Res (1)	\$18,600	\$16,800	\$16,800	\$16,800	\$16,500
Land Non Res (2)	\$17,200	\$0	\$0	\$0	\$0
Land Non Res (3)	\$0	\$15,400	\$15,400	\$15,400	\$15,400
Improvement	\$215,600	\$194,000	\$190,900	\$174,800	\$170,500
Imp Res (1)	\$215,600	\$194,000	\$190,900	\$174,800	\$170,500

Assessment Year	2024	2023	2022	2021	2020
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$0	\$0	\$0	\$0	\$0
Total	\$251,400	\$226,200	\$223,100	\$207,000	\$202,400
Total Res (1)	\$234,200	\$210,800	\$207,700	\$191,600	\$187,000
Total Non Res (2)	\$17,200	\$0	\$0	\$0	\$0
Total Non Res (3)	\$0	\$15,400	\$15,400	\$15,400	\$15,400

Deductions

Year	Deduction Type	Amount
2023 PAYABLE 2024	Mortgage	0
2023 PAYABLE 2024	Standard Deduction \ Homestead	48,000
2023 PAYABLE 2024	Supplemental	65,120
2022 PAYABLE 2023	Mortgage	3,000
2022 PAYABLE 2023	Standard Deduction \ Homestead	45,000
2022 PAYABLE 2023	Supplemental	56,945
2021 PAYABLE 2022	Mortgage	3,000
2021 PAYABLE 2022	Standard Deduction \ Homestead	45,000
2021 PAYABLE 2022	Supplemental	51,310
2020 PAYABLE 2021	Mortgage	3,000
2020 PAYABLE 2021	Standard Deduction \ Homestead	45,000
2020 PAYABLE 2021	Supplemental	49,700
2019 PAYABLE 2020	Mortgage	3,000
2019 PAYABLE 2020	Standard Deduction \ Homestead	45,000
2019 PAYABLE 2020	Supplemental	49,350

Tax History

Detail:					
Tax Year	Type	Category	Description	Amount	Balance Due
2023 PAYABLE 2024	Spring Tax	Tax	23/24 Spring Tax	\$1,246.60	\$0.00
2023 PAYABLE 2024	Fall Tax	Tax	23/24 Fall Tax	\$1,246.60	\$1,246.60
2022 PAYABLE 2023	Spring Tax	Tax	22/23 Spring Tax	\$1,243.80	\$0.00
2022 PAYABLE 2023	Fall Tax	Tax	22/23 Fall Tax	\$1,243.80	\$0.00
2021 PAYABLE 2022	Spring Tax	Tax	21/22 Spring Tax	\$1,160.13	\$0.00
2021 PAYABLE 2022	Fall Tax	Tax	21/22 Fall Tax	\$1,160.13	\$0.00

Delinquent payments made after the fall due date will still show due in the year they were originally assessed. If paid, payment will show in the next tax year.

Total:		
Tax Year	Amount	Balance Due
2023 PAYABLE 2024	\$2,493.20	\$1,246.60
2022 PAYABLE 2023	\$2,487.60	\$0.00
2021 PAYABLE 2022	\$2,320.26	\$0.00

Pay Taxes Online

Pay Taxes Online

Payments

Detail:				
Tax Year	Payment Date	Paid By	Amount	
2023 PAYABLE 2024	05/06/2024	CORELOGIC INC	\$1,246.60	
2022 PAYABLE 2023	11/09/2023	CORELOGIC INC	\$1,243.80	
2022 PAYABLE 2023	05/08/2023	CORELOGIC INC	\$1,243.80	
2021 PAYABLE 2022	11/01/2022	CORELOGIC INC	\$1,160.13	
2021 PAYABLE 2022	05/02/2022	CORELOGIC INC	\$1,160.13	

Total:	
Tax Year	Amount
2023 PAYABLE 2024	\$1,246.60
2022 PAYABLE 2023	\$2,487.60
2021 PAYABLE 2022	\$2,320.26

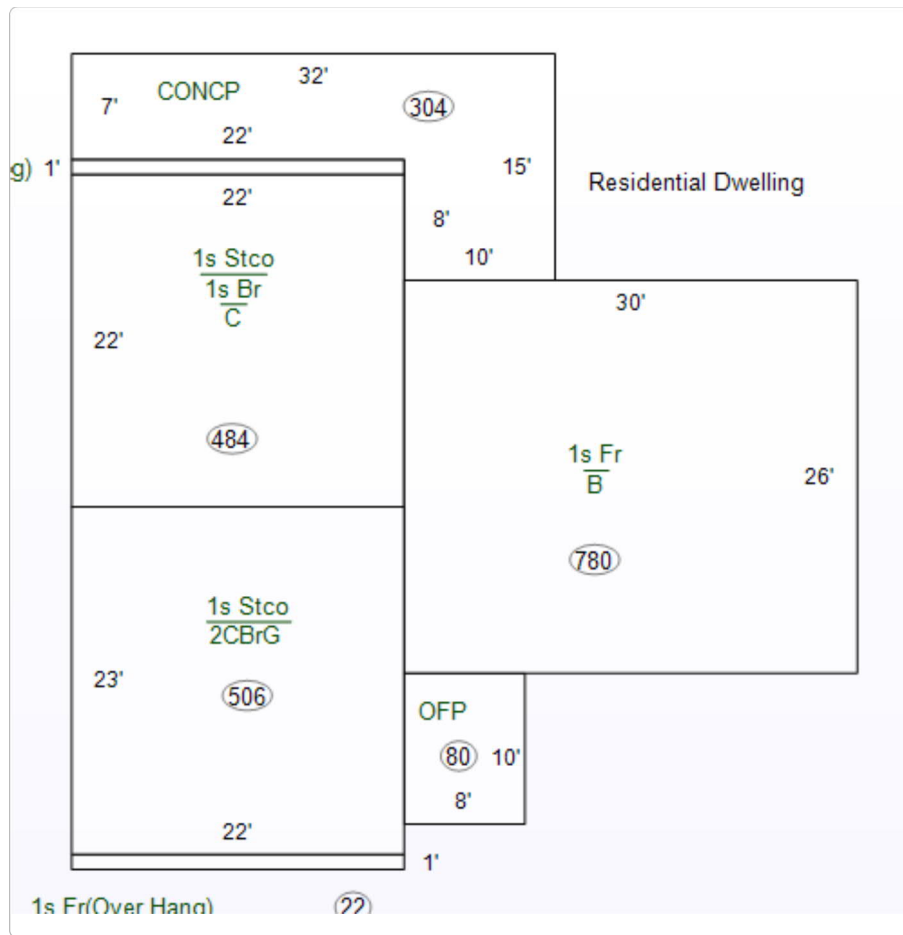
Transfers

Transfer Date	Buyer Name	Seller Name	Type	Description
08/13/2008	HARVEY, KEVIN G & RICCI T BANE JTWROS	STOHLER, GARY M	Straight	Warranty Deed - 2008007301
08/13/2008	STOHLER, GARY M	STOHLER, GARY M & VERONICA S	Straight	Quit Claim Deed - 2008007300

Property Record Cards

View 2024 Property Record Card(PDF)	View 2023 Property Record Card(PDF)	View 2022 Property Record Card(PDF)	View 2021 Property Record Card(PDF)
View 2020 Property Record Card(PDF)	View 2019 Property Record Card(PDF)	View 2018 Property Record Card(PDF)	View 2017 Property Record Card(PDF)
View 2016 Property Record Card(PDF)	View 2015 Property Record Card(PDF)	View 2014 Property Record Card(PDF)	View 2013 Property Record Card(PDF)
View 2012 Property Record Card(PDF)	View 2011 Property Record Card(PDF)	View 2010 Property Record Card(PDF)	

Sketches



No data available for the following modules: Assessment Appeals Process, Commercial Buildings, Permits.

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Developed by

The logo for Schneider GEOSPATIAL, featuring a stylized red 'S' icon to the left of the text 'Schneider' in blue and 'GEOSPATIAL' in red.

COUNTY:89-WAYNE**SPRING INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 89-13-04-400-402.000-004	COUNTY PARCEL NUMBER 003-00992-00	TAX YEAR 2023 Payable 2024	Late Payment Penalty: 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
TAXING UNIT NAME 003/004 CENTER TWP	LEGAL DESCRIPTION LOT 2 BLUE CLAY HILLS ADD 4.129A		

PROPERTY ADDRESS 4749 STUDY RD
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**SPRING AMOUNT DUE
BY May 10, 2024****\$0.00**HARVEY, KEVIN G & RICCI T BANE JTWROS
4749 STUDY RD
CENTERVILLE, IN 47330

Pay By Phone:(877)-690-3729 - jurisdiction code 2412

Pay Online at: www.co.wayne.in.us/treasurer**Remit Payment and Make Check Payable to:**
WAYNE COUNTY TREASURER
401 E MAIN ST
RICHMOND, IN 47374

818900300992000000000003

COUNTY:89-WAYNE**FALL INSTALLMENT REMITTANCE COUPON**

PARCEL NUMBER 89-13-04-400-402.000-004	COUNTY PARCEL NUMBER 003-00992-00	TAX YEAR 2023 Payable 2024	Late Payment Penalty: 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
TAXING UNIT NAME 003/004 CENTER TWP	LEGAL DESCRIPTION LOT 2 BLUE CLAY HILLS ADD 4.129A		

PROPERTY ADDRESS 4749 STUDY RD
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**FALL AMOUNT DUE
BY November 12, 2024****\$1,246.60**HARVEY, KEVIN G & RICCI T BANE JTWROS
4749 STUDY RD
CENTERVILLE, IN 47330

Pay By Phone:(877)-690-3729 - jurisdiction code 2412

Pay Online at: www.co.wayne.in.us/treasurer**Remit Payment and Make Check Payable to:**
WAYNE COUNTY TREASURER
401 E MAIN ST
RICHMOND, IN 47374

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COUNTY:89-WAYNE**TAXPAYER'S COPY-KEEP FOR YOUR RECORDS**

PARCEL NUMBER 89-13-04-400-402.000-004	COUNTY PARCEL NUMBER 003-00992-00	TAX YEAR 2023 Payable 2024	DUE DATES
TAXING UNIT NAME 003/004 CENTER TWP	LEGAL DESCRIPTION LOT 2 BLUE CLAY HILLS ADD 4.129A		SPRING - May 10, 2024 FALL - November 12, 2024

DATE OF STATEMENT:9/6/2024

PROPERTY ADDRESS 4749 STUDY RD		
PROPERTY TYPE Real Estate	TOWNSHIP 003-CENTER TWP	
ACRES 4.13	COUNTY SPECIFIC RATE/CREDIT	BILL CODE 036

HARVEY, KEVIN G & RICCI T BANE JTWROS
4749 STUDY RD
CENTERVILLE, IN 47330**TOTAL DUE FOR 2023 Payable 2024: \$1,246.60**

ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$1,246.60	\$1,246.60
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
Amount Due	\$1,246.60	\$1,246.60
Payments Received	(\$1,246.60)	\$0.00
Balance Due	\$0.00	\$1,246.60

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.

TAXPAYER AND PROPERTY INFORMATION				
Taxpayer Name and Mailing Address	Date of Notice	Due Dates	Parcel Number	Taxing District
HARVEY, KEVIN G & RICCI T BANE JTWROS 4749 STUDY RD CENTERVILLE, IN 47330	September 6, 2024	May 10, 2024 November 12, 2024	003-00992-00 89-13-04-400-402.000-004	003/004 CENTER TWP
Property Address:		4749 STUDY RD		
Legal Description:		LOT 2 BLUE CLAY HILLS ADD 4.129A		

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	\$207,700	\$210,800
1b. Gross assessed value of other residential property and agricultural land	\$0	\$0
1c. Gross assessed value of all other property, including personal property	\$15,400	\$15,400
2. Equals total gross assessed value of property	\$223,100	\$226,200
2a. Minus deductions (see Table 5 below)	\$104,945	\$113,120
3. Equals subtotal of net assessed value of property	\$118,155	\$113,080
3a. Multiplied by your local tax rate	2.666300	2.501300
4. Equals gross tax liability (see Table 3 below)	\$3,150.36	\$2,828.48
4a. Minus local property tax credits	\$0.00	\$0.00
4b. Minus savings due to property tax cap(s) (see Table 2 and footnotes below)	\$662.76	\$335.28
4c. Minus savings due to over 65 circuit breaker credit ¹	\$0.00	\$0.00
4d. Minus savings due to county option circuit breaker credit	\$0.00	\$0.00
5. Total net property tax liability due (See remittance coupon for total amount due)	\$2,487.60	\$2,493.20

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) ²	\$2,539.00	\$2,570.00
Upward adjustment due to voter-approved projects and charges (e.g., referendum) ³	\$0.00	\$0.00
Maximum tax that may be imposed under cap	\$2,539.00	\$2,570.00

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	0.9258	0.9373	\$1,093.88	\$1,059.90	(\$33.98)	(3.11) %
TOWNSHIP	0.0887	0.0882	\$104.80	\$99.74	(\$5.06)	(4.83) %
SCHOOL	1.4866	1.3222	\$1,756.49	\$1,495.15	(\$261.34)	(14.88) %
LIBRARY	0.1652	0.1536	\$195.19	\$173.69	(\$21.50)	(11.01) %
CITY	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
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 %
TOTAL	2.6663	2.5013	\$3,150.36	\$2,828.48	(\$321.88)	(10.22) %

TABLE 4: OTHER CHARGES/ADJUSTMENTS TO THIS PROPERTY

LEVYING AUTHORITY	2023	2024	% Change
TOTAL ADJUSTMENTS			0.00 %

TABLE 5: DEDUCTIONS APPLICABLE TO THIS PROPERTY ⁴

TYPE OF DEDUCTION	2023	2024
Standard Deduction \ Homestead	\$45,000.00	\$48,000.00
Supplemental	\$56,945.00	\$65,120.00
Mortgage	\$3,000.00	\$0.00
TOTAL DEDUCTIONS	\$104,945.00	\$113,120.00

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.
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 (765) 973-9317 or visit <http://www.co.wayne.in.us/auditor>. 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 (765) 973-9254 or visit <http://www.co.wayne.in.us/assessor>. 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 (765) 973-9254.

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).

2008007301 WARR DEED \$20.00
08/13/2008 11:56:44A 2 PGS
Deborah Resh
Wayne County Recorder IN
Recorded as Presented

Harvey
18.6

WARRANTY DEED

THIS INDENTURE WITNESSETH, that Gary M. Stohler, an adult, of Wayne County, in the State of Indiana, conveys and warrants to **Kevin G. Harvey and Ricci T. Bane, joint tenants with rights of survivorship and not as tenants in common**, of Wayne County, in the State of Indiana, for and in consideration of the sum of One Dollar (\$1.00) and other valuable considerations, receipt whereof is hereby acknowledged, the following described real estate in Wayne County, in the State of Indiana, to-wit:

and other valuable considerations, receipt whereof is hereby acknowledged, the following described real estate in Wayne County, in the State of Indiana, to-wit:

~~33-04-400-402.000-03~~

Lot Number Two (2) in Blue Clay Hills Addition, Section One (1), a subdivision in the east half of Section 4, Township 15 north, Range 14 east, Wayne County, Indiana.

Subject to the second installment of real estate taxes for the year 2007, due and payable in November, 2008, together with all subsequent taxes which the Grantees herein assume and agree to pay as a part of the consideration hereof.

Subject to covenants, conditions, restrictions, easements and building lines as contained in the Plat of Blue Clay Hills Addition Section I, recorded in Plat Book 11, page 543, and amended in Deed Record 424, Page 45, also amended in Deed Record 424, Page 213, in the Office of the Recorder of Wayne County, but omitting any covenants or restrictions, if any, based upon race, color, religion, sex, sexual orientation, familial status, disability, handicap, national origin, ancestry, or source of income, as set forth in applicable state or federal laws, except to the extent that said covenant or restriction is permitted by applicable law.

Subject to right-of-way granted to Wayne County Rural Electric Membership Corporation, recorded in Deed Record 424, page 442.

IN WITNESS WHEREOF, the said Gary M. Stohler has hereunto set his hand and seal this 8 day of August, 2008.

Gary M. Stohler
Gary M. Stohler

DULY ENTERED FOR TAXATION
This 13 day of Aug, 2008
Karen L. Stevens
AUDITOR OF WAYNE COUNTY

STATE OF INDIANA)
COUNTY OF WAYNE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Gary M. Stohler who acknowledged the execution of the foregoing Warranty Deed to be his voluntary act and deed, and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS my hand and seal this 8 day of August, 2008.



Tricia K. Frame
Notary Public
Residing in Union Co., IN
My Comm. Exp. 7-09-09

Michael J. Kane (SEAL)

(_____), Notary Public
Residing in _____ County, Indiana

My Commission Expires:

This instrument prepared by Kirk A. Weikart, Attorney at Law

Mail Tax Statements to: \$749 Study 1 Rd Cateville In 47330

Grantee's Street or Rural Route Address: 4749 Stirling Rd Centerville
47330

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. Mica K. Wane (name)

RECORDED AUG 13 2008 DEBORAH RESH, R.W.C.

2013007582 MORTGAGE \$30.00
08/23/2013 10:39:34A 9 PGS
Debra S Tiemann
Wayne County Recorder IN
Recorded as Presented



After Recording Return To:
SOMERVILLE NATIONAL BANK
600 S. BARRON ST.
EATON, OHIO 45320
Loan Number: 3001913

[Space Above This Line For Recording Data]

MORTGAGE

FHA CASE NO.

156-1832479-703

THIS MORTGAGE ("Security Instrument") is given on AUGUST 16, 2013
The mortgagor is KEVIN G. HARVEY AND RICCI T. BANE , AS JOINT TENANTS
WITH RIGHT OF SURVIVORSHIP

("Borrower"). This Security Instrument is given to
SOMERVILLE NATIONAL BANK, A NATIONAL BANK
which is organized and existing under the laws of OHIO , and whose address is
600 S. BARRON ST., EATON, OHIO 45320

("Lender"). Borrower owes Lender the principal sum of
ONE HUNDRED EIGHTY THOUSAND NINETY-NINE AND 00/100
Dollars (U.S. \$ 180,099.00). This debt is evidenced by Borrower's note dated the same date as this
Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and
payable on SEPTEMBER 1, 2043 . This Security Instrument secures to Lender: (a) the repayment
of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the
payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security
Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the
Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described
property located in WAYNE County, Indiana:

306
F7C

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
A.P.N. : 89-13-04-400-402.000-004

which has the address of 4749 STUDY RD

CENTERVILLE, Indiana 47330 ("Property Address"):
[City] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance, and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. §2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance

remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

FIRST, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

SECOND, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

THIRD, to interest due under the Note;

FOURTH, to amortization of the principal of the Note; and

FIFTH, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness

under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement at the Note rate, and at the option of Lender shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law (including section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property, but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) Mortgage Not Insured. Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 DAYS

from the date hereof, Lender may, at its option require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 DAYS from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

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

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or

Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

17. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph 18 or applicable law.

19. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

20. Waiver of Valuation and Appraisal. Borrower waives all right of valuation and appraisal.

21. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- | | | |
|---|--|--|
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Growing Equity Rider |
| <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Rehabilitation Loan Rider |
| <input type="checkbox"/> Non-Owner Occupancy Rider | <input type="checkbox"/> Other [Specify] | |

YOU ARE NOT OBLIGATED TO PAY ANY MONEY UNLESS YOU SIGN THIS CONTRACT AND RETURN IT TO THE SELLER/LENDER.

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 8 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.



KEVIN G. HARVEY (Seal)
-Borrower



RICCI T. BANE (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Witness:

Witness:

[Space Below This Line For Acknowledgment]

State of INDIANA

County of ~~WAYNE~~ WAYNE

SS:

Before me, DEBRA A. LAWSON

this 16 day of Aug, 2013, KEVIN G. HARVEY AND RICCI T. BANE

acknowledged the execution of the annexed mortgage.



Debra A. Lawson
SEAL

Notary Public, State of Indiana
Residing in Wayne County, IN
My Commission Exp. 7/01/17

Debra A. Lawson
Notary Signature

Printed/Typed Name

Notary Public

My commission expires: _____

(Seal)

County of residence: WAYNE

This instrument was prepared by: Becky Melton

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.

Debra A. Lawson
Signature of Preparer

Loan Number: 3001913

Date: AUGUST 16, 2013

Property Address: 4749 STUDY RD
CENTERVILLE, INDIANA 47330

EXHIBIT "A"

LEGAL DESCRIPTION

Lot Number Two (2) in Blue Clay Hills Addition, Section One (1), a subdivision in the east half of Section 4, Township 15 north, Range 14 east, Wayne County, Indiana.

A.P.N. # : 89-13-04-400-402.000-004

DocMagic eForms
www.docmagic.com

RECORDED AUG 23 2013 **DEBRA S. TIEMANN, R.W.C**

2013007937 MTG ASSIGN \$18.00
09/05/2013 09:52:49A 4 PGS
Debra S Tiemann
Wayne County Recorder IN
Recorded as Presented



After Recording Return To:
SOMERVILLE NATIONAL BANK
600 S. BARRON ST.
EATON, OHIO 45320

[Space Above This Line For Recording Data]

ASSIGNMENT OF MORTGAGE

Loan Number: 3001913

FOR VALUE RECEIVED, SOMERVILLE NATIONAL BANK

("Assignor"),
having its principal place of business at 600 S. BARRON ST., EATON, OHIO 45320

hereby grants, assigns and transfers to CRESCENT MORTGAGE COMPANY, 5901 PEACHTREE
DUNWOODY RD NE, BLDG C, SUITE 250 ATLANTA, GA 30328 ITS
SUCCESSORS AND/OR ASSIGNS ("Assignee")
all of Assignor's rights, title and interest in, to, and under that certain Mortgage dated AUGUST 16, 2013
executed and delivered by KEVIN G. HARVEY AND RICCI T. BANE, AS JOINT
TENANTS WITH RIGHT OF SURVIVORSHIP, 4749 STUDY RD, CENTERVILLE,
INDIANA 47330

, Mortgagor,

and recorded either:

☐ concurrently herewith; or

☐ on _____, as Instrument No. 2013007582 in book _____,
page _____, in the Official Records in the County Recorder's office of WAYNE
County, INDIANA _____, describing land therein as:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".
A.P.N.: 89-13-04-400-402.000-004

18-a
ETC

TOGETHER with the note or notes therein described or referred to therein and secured thereby, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage. The original principal amount due under the note(s) is \$ 180,099.00 .

IN WITNESS WHEREOF, Assignor has caused this Assignment of Mortgage to be executed by its duly authorized officer as of the day and year first written below.

SOMERVILLE NATIONAL BANK, A
NATIONAL BANK

By: _____

AARON R. MELLING, V.P.

(Seal)

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[Space Below This Line For Acknowledgments]

State of INDIANA

SS:

County of WAYNE

Be it remembered that on the 16TH day of AUGUST, 2013, before me,
A NOTARY PUBLIC

personally appeared AARON R. MELLING, V.P. (name and title of officer taking acknowledgment)
of the SOMERVILLE NATIONAL BANK, A NATIONAL
BANK

(Name of entity acknowledging)
known to me to be the person whose name is subscribed to the foregoing Assignment of Mortgage, who being by me
duly sworn, deposes and says that he/she resides in the city of EATON,
county of WAYNE PREBLE, and State of OHIO;
that he/she is A VICE PRESIDENT of the

(Title of individual signing on behalf of entity)
SOMERVILLE NATIONAL BANK, A NATIONAL BANK, company; that he/she knows

(Name of entity acknowledging)
the seal, if any, of said company; that the seal, if applicable, affixed to the foregoing Assignment is the seal of said
company; that said seal (if applicable) was affixed by order of said company and that he/she signed his/her name to
said instrument by like order as A VICE PRESIDENT

(Title of individual signing on behalf of entity)
of said company; and acknowledged that he/she signed, sealed, and delivered said Assignment of Mortgage as his/her
free and voluntary act, for the uses and purposes therein set forth, and that the said company also executed said
Assignment by its said officer as its free and voluntary act, for the uses and purposes therein set forth.

IN WITNESS whereof I have hereunto set my hand and official seal the 16TH day of
AUGUST, 2013



Rebecca L. Melton
Notary Signature

REBECCA L. MELTON
Printed/Typed Name Notary Public

My commission expires: AUG. 2, 2019

County of residence: WAYNE

(Seal)
This instrument was prepared by: BECKY MELTON
OF SOMERVILLE NATIONAL BANK

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.

Becky Melton
Signature of Preparer

Loan Number: 3001913

Date: AUGUST 16, 2013

Property Address: 4749 STUDY RD
CENTERVILLE, INDIANA 47330

EXHIBIT "A"

LEGAL DESCRIPTION

Lot Number Two (2) in Blue Clay Hills Addition, Section One (1), a subdivision in the east half of Section 4, Township 15 north, Range 14 east, Wayne County, Indiana.

A.P.N. # : 89-13-04-400-402.000-004

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RECORDED SEP - 5 2013 DEBRA S. TIEMANN, R.W.C

Prepared by David Brown
Crescent Mortgage Company
5901 Peachtree Dunwoody Road NE
Building C Suite 250
Atlanta, GA 30328

2014006899 MTG ASSIGN \$15.00
09/23/2014 10:46:35A 2 PGS
Debra S Tiemann
Wayne County Recorder IN
Recorded as Presented



ASSIGNMENT OF MORTGAGE

Crescent Mortgage Company Loan Number: 0047130133
MIN Number: 1002976-0047130133-0 MERS Phone: 1-888-679-6377

FOR VALUE RECEIVED, *Crescent Mortgage Company of Delaware*, its successors and assigns, hereby assigns and transfers to **Mortgage Electronic Registration Systems, Inc.**, its successors and assigns P.O. Box 2026, Flint, Michigan 48501-2026, all its right, title and interest in and to a certain mortgage executed by ***Kevin G. Harvey and Ricci T. Bane, joint tenants***, to ***Somerville National Bank*** and bearing the date of the ***16th*** day of ***August, 2013*** and recorded on the ***23rd*** day of ***August, 2013*** in the office of the Recorder of Wayne County, State of ***Indiana*** in Instrument Number 2013007582.

Signed on the ***17th*** day of ***September***, 2014

Crescent Mortgage Company, of Delaware

By 
David Brown, Assistant Secretary,

State of Georgia

County of Rockdale};

On the ***17th*** day of ***September, 2014***, before me, a Notary Public, personally appeared ***David Brown***, to me known, who being duly sworn, did say that he or she is the Assistant Secretary Crescent Mortgage Company, and that said instrument was signed on behalf of said corporation.

Notary Public

Crescent Mortgage Company
5901 Peachtree Dunwoody Road NE
Building C Suite 250
Atlanta, GA 30328
Attention: Final Document Dept.

\$14+10v Crescent

Loan Number: 3001913

Date: AUGUST 16, 2013

Property Address: 4749 STUDY RD
CENTERVILLE, INDIANA 47330

EXHIBIT "A"

LEGAL DESCRIPTION

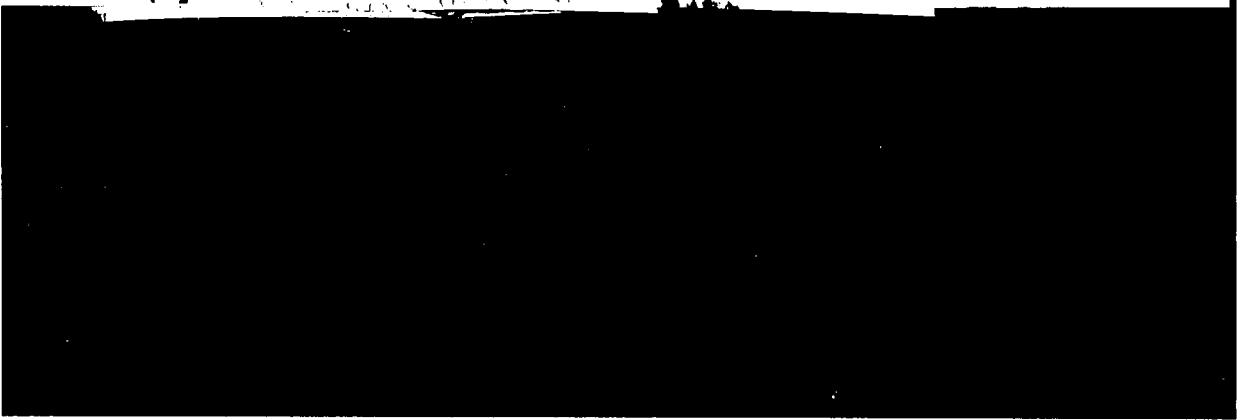
Lot Number Two (2) in Blue Clay Hills Addition, Section One (1), a subdivision in the east half of Section 4, Township 15 north, Range 14 east, Wayne County, Indiana.

RECORDED SEP 23 2014 **DEBRA S. TIEMANN, R.W.C**

A.P.N. # : 89-13-04-400-402.000-004

DocMagic eForms
www.docmagic.com

~~**RECORDED** AUG 23 2013 **DEBRA S. TIEMANN, R.W.C**~~



Search Results for:

NAME: Bane, Ricci (Super Search)



REGION: Wayne County, IN

DOCUMENTS VALIDATED THROUGH: 09/5/2024 4:13 PM

Showing 20 results

Filter:

Document Details	County	Date	Type	Name	Legal
Book 442, Page 177	Wayne	12/11/1986	DEED : DEED-WARRANTY	BANE, RICCI T Search Search HUFNAGEL, CHARLES A Search HUFNAGEL, KATHERINE M Search RIDDLE, BRENDA S	Search Lot 22 ROBERTS BROWN ET AL ADDN
Book 194, Page 665	Wayne	03/28/1991	REL : SEWER LIEN RELEASE	BANE, RICCI T Search Search RICHMOND SANITARY DISTRICT Search RIDDLE, BRENDA S	
Book 4, Page 656	Wayne	10/18/1993	LIEN : SEWER LIEN	BANE, RICCI T Search Search RIDDLE, BRENDA S Search RICHMOND SANITARY DISTRICT	Search Lot 22 ROBERTS BROWN ET AL ADDN
1994009105	Wayne	07/22/1994	REL : SEWER LIEN RELEASE	BANE, RICCI T Search Search RICHMOND SANITARY DISTRICT Search RIDDLE, BRENDA S	
1996009127	Wayne	08/09/1996	DEED : DEED-WARRANTY	BANE, RICCI T Search Search SMITH, RUBY L Search SMITH, WILLIAM D Search HARVEY, KEVIN G	Search 19-16-14 NE
1996009128	Wayne	08/09/1996	MORT : MORTGAGE	BANE, RICCI T Search Search HARVEY, KEVIN G Search HARRINGTON BANK	Search 19-16-14 NE
1997002731	Wayne	03/20/1997	DEED : DEED-WARRANTY	BANE, RICCI T Search Search RIDDLE, BRENDA S Search TERZINI, J STEVEN Search TIEMANN, CHERYL A	Search Lot 22 ROBERTS BROWN ET AL ADDN

Document Details	County	Date	Type	Name	Legal
1997003055	Wayne	03/31/1997	REL : MORTGAGE RELEASE	BANE, RICCI T Search Search UNION FEDERAL SAVINGS BANK OF INPLS, Search RIDDLE, BRENDA S	
1999016473	Wayne	12/08/1999	MORT : MORTGAGE	BANE, RICCI T Search Search HARVEY, KEVIN G Search HARRINGTON BANK,	Search 19-16-14 NE Search 19-16-14 NE
2000001154	Wayne	02/01/2000	REL : MORTGAGE RELEASE	BANE, RICCI T Search Search HARRINGTON BANK Search HARVEY, KEVIN G	
2002007519	Wayne	06/06/2002	MORT : MORTGAGE	BANE, RICCI T Search Search HARVEY, KEVIN G Search FIRST NATIONAL BANK & TRUST	Search 19-16-14 NE
2002010251	Wayne	08/05/2002	REL : MORTGAGE RELEASE	BANE, RICCI T Search Search FIRST NATIONAL BANK AND TRUST Search HARVEY, KEVIN G	
2008007301	Wayne	08/13/2008	DEED : DEED-WARRANTY	BANE, RICCI T Search Search STOHLER, GARY M Search HARVEY, KEVIN G	Search Lot 2 BLUE CLAY HILLS ADDN SEC 1
2008007302	Wayne	08/13/2008	MORT : MORTGAGE	BANE, RICCI T Search Search HARVEY, KEVIN G Search FIRST MERCHANTS BANK NATIONAL ASSOCIATION Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC	Search Lot 2 BLUE CLAY HILLS ADDN SEC 1
2008007352	Wayne	08/14/2008	DEED : DEED-WARRANTY	BANE, RICCI T Search Search HARVEY, KEVIN G Search STOHLER, GARY M	Search 19-16-14 NE Search 19-16-14 NE
2008008626	Wayne	09/25/2008	REL : MORTGAGE RELEASE	BANE, RICCI T Search Search FIRST NATIONAL BANK & TRUST Search HARRIS NA Search HARVEY, KEVIN G	
2013007582	Wayne	08/23/2013	MORT : MORTGAGE	BANE, RICCI T Search Search HARVEY, KEVIN G Search SOMERVILLE NATIONAL BANK	Search Lot 2 BLUE CLAY HILLS ADDN SEC 1

Document Details	County	Date	Type	Name	Legal
2013007937	Wayne	09/05/2013	ASGN : MORTGAGE ASSIGNMENT	BANE, RICCI T Search Search HARVEY, KEVIN G Search SOMERVILLE NATIONAL BANK Search CRESCENT MORTGAGE COMPANY	
2013008062	Wayne	09/09/2013	REL : MORTGAGE RELEASE	BANE, RICCI T Search Search FIRST MERCHANTS BANK Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC Search HARVEY, KEVIN G	
2014006899	Wayne	09/23/2014	ASGN : MORTGAGE ASSIGNMENT	BANE, RICCI T Search Search CRESCENT MORTGAGE COMPANY OD DELAWARE Search HARVEY, KEVIN G Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC	

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Search Results for:

NAME: Harvey, Kevin (Super Search)



REGION: Wayne County, IN

DOCUMENTS VALIDATED THROUGH: 09/5/2024 4:13 PM

Showing 16 results

Filter:

Document Details	County	Date	Type	Name	Legal
2007001796	Wayne	02/20/2007	MISC : AFFIDAVIT	HARVEY, KEVIN Search Search FOUTS, RUTH Search HARVEY, DONALD I Search HARVEY, KELBY	Search 17-17-13 SE Search 17-17-13 SE
2008001404	Wayne	02/14/2008	DEED : DEED-WARRANTY	HARVEY, KEVIN Search Search HARVEY, DONALD I Search HARVEY, KELBY Search NEWCOMER, FRIEDA E see details for more	Search 17-17-13 SE Search 17-17-13 SE
1996009127	Wayne	08/09/1996	DEED : DEED-WARRANTY	HARVEY, KEVIN G Search Search SMITH, RUBY L Search SMITH, WILLIAM D Search BANE, RICCI T	Search 19-16-14 NE
1996009128	Wayne	08/09/1996	MORT : MORTGAGE	HARVEY, KEVIN G Search Search BANE, RICCI T Search HARRINGTON BANK	Search 19-16-14 NE
1999016473	Wayne	12/08/1999	MORT : MORTGAGE	HARVEY, KEVIN G Search Search BANE, RICCI T Search HARRINGTON BANK,	Search 19-16-14 NE Search 19-16-14 NE
2000001154	Wayne	02/01/2000	REL : MORTGAGE RELEASE	HARVEY, KEVIN G Search Search HARRINGTON BANK Search BANE, RICCI T	
2002007519	Wayne	06/06/2002	MORT : MORTGAGE	HARVEY, KEVIN G Search Search BANE, RICCI T Search FIRST NATIONAL BANK & TRUST	Search 19-16-14 NE

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2002010251	Wayne	08/05/2002	REL : MORTGAGE RELEASE	HARVEY, KEVIN G Search Search FIRST NATIONAL BANK AND TRUST Search BANE, RICCI T	
2008007301	Wayne	08/13/2008	DEED : DEED-WARRANTY	HARVEY, KEVIN G Search Search STOHLER, GARY M Search BANE, RICCI T	Search Lot 2 BLUE CLAY HILLS ADDN SEC 1
2008007302	Wayne	08/13/2008	MORT : MORTGAGE	HARVEY, KEVIN G Search Search BANE, RICCI T Search FIRST MERCHANTS BANK NATIONAL ASSOCIATION Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC	Search Lot 2 BLUE CLAY HILLS ADDN SEC 1
2008007352	Wayne	08/14/2008	DEED : DEED-WARRANTY	HARVEY, KEVIN G Search Search BANE, RICCI T Search STOHLER, GARY M	Search 19-16-14 NE Search 19-16-14 NE
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2013007937	Wayne	09/05/2013	ASGN : MORTGAGE ASSIGNMENT	HARVEY, KEVIN G Search Search BANE, RICCI T Search SOMERVILLE NATIONAL BANK Search CRESCENT MORTGAGE COMPANY	
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Search Results for:

NAME: Bane, Ricci (Super Search)



PARTY ROLE: Case Party
REGION: Wayne County, IN

Showing 2 results

Filter:

Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date
89D03-0810-IF-007074	Bane, Ricci T	04/09/1960	Defendant	Citation	Closed	10/27/2008	11/07/2008
89D03-9801-IF-000258	Bane, Ricci T	04/09/1960	Defendant	Citation	Closed	01/14/1998	02/13/1998

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Search Results for:

NAME: Harvey, Kevin (Super Search)



PARTY ROLE: Case Party

REGION: Wayne County, IN

Showing 4 results

Filter:

Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date
89D03-0606-SC-001157	Harvey, Kevin		Defendant	Civil	Closed	06/14/2006	07/24/2006
89D03-1501-IF-000188	Harvey, Kevin G	12/24/1965	Defendant	Citation	Closed	01/09/2015	02/09/2015
89D03-0703-IF-001563	Harvey, Kevin G	12/24/1965	Defendant	Citation	Closed	03/09/2007	04/13/2007
89D03-0303-IF-002874	Harvey, Kevin G	12/24/1965	Defendant	Citation	Closed	03/31/2003	04/30/2003

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