



LIEN SEARCH
Product Cover Sheet

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-NCU-01137	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	JON PAMPEL		
PROPERTY ADDRESS:	11009 N MIDDLE ROAD, FOUNTAIN CITY, IN 47341		
CITY, STATE AND COUNTY:	FOUNTAIN CITY, INDIANA (IN) AND WAYNE		

SEARCH INFORMATION

SEARCH DATE:	11/12/2024	EFFECTIVE DATE:	11/08/2024
NAME(S) SEARCHED:	JON PAMPEL		
ADDRESS/PARCEL SEARCHED:	11009 N MIDDLE ROAD, FOUNTAIN CITY, IN 47341/89-03-25-000-206.000-022		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

JON PAMPEL, AN ADULT

COMMENTS:	
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VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	JODI RAE, AN ADULT
DATED DATE:	11/22/2021	GRANTEE:	JON PAMPEL, AN ADULT
BOOK/PAGE:	N/A	RECORDED DATE:	11/29/2021
INSTRUMENT NO:	2021011608		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	SPRING (2024)	TAX YEAR:	FALL (2024)
TAX AMOUNT:	\$825.52	TAX AMOUNT:	\$825.52
TAX STATUS:	PAID	TAX STATUS:	PAID
DUE DATE:	05/10/2024	DUE DATE:	11/12/2024
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$142,500.00
DATED DATE:	11/23/2021	RECORDED DATE	11/29/2021
INSTRUMENT NO:	2021011609	BOOK/PAGE:	N/A
OPEN/CLOSED:	CLOSED-END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	JON PAMPEL, AN ADULT.		
LENDER:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR FIRST FINANCIAL BANK.		
TRUSTEE:	N/A		
COMMENTS:			

SECURITY INSTRUMENT

DOC NAME	UCC FINANCING STATEMENT	AMOUNT:	\$0.00
DATED DATE:	11/08/2022	RECORDED DATE	11/08/2022
INSTRUMENT NO:	2022011027	BOOK/PAGE:	N/A
DEBTOR'S NAME:	JONATHAN PAMPEL		
SECURED PARTY'S NAME:	ADVANTAGE ALLIANCE PRO LLC		

COMMENTS:	
FOR PREAMBLE	
CITY/TOWNSHIP/PARISH:	TOWNSHIP OF NEW GARDEN
ADDITIONAL NOTES	
LEGAL DESCRIPTION	
<p>BEING A PART OF THE NORTHWEST AND NORTHEAST QUARTERS OF SECTION 25, TOWNSHIP 18 NORTH, RANGE 14 EAST, IN NEW GARDEN TOWNSHIP, WAYNE COUNTY, INDIANA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:</p> <p>BEGINNING AT AN IRON ROD SET IN THE CENTERLINE OF MIDDLE ROAD, SAID IRON BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT AN IRON ROD FOUND AT THE NORTHEAST CORNER OF THE NORTHWEST QUARTER OF SAID SECTION 25, AND RUNNING THENCE NORTH 88 DEGREES, 03 MINUTES AND 25 SECONDS WEST, ALONG THE NORTH LINE OF SAID NORTHWEST QUARTER, 54.95 FEET TO AN IRON ROD SET ON THE EXTENSION OF THE CENTERLINE OF SAID ROAD; THENCE SOUTH 00 DEGREES, 52 MINUTES AND 05 SECONDS WEST, ALONG THE EXTENSION AND ALONG SAID CENTERLINE, 364.78 FEET TO THE BEGINNING POINT OF THIS DESCRIPTION, AND RUNNING THENCE FROM SAID BEGINNING POINT SOUTH 88 DEGREES, 03 MINUTES AND 25 SECONDS EAST, PARALLEL TO THE NORTH LINE OF SAID NORTHWEST QUARTER, 25.00 FEET TO AN IRON ROD SET; THENCE SOUTH 00 DEGREES, 52 MINUTES AND 05 SECONDS WEST, 60.00 FEET TO AN IRON ROD SET; THENCE SOUTH 88 DEGREES, 03 MINUTES AND 25 SECONDS EAST, ENTERING THE NORTHEAST QUARTER OF SAID SECTION 25, AND PARALLEL TO THE NORTH LINE OF SAID NORTHEAST AND NORTHWEST QUARTERS, 696.49 FEET TO AN IRON ROD SET; THENCE NORTH 00 DEGREES, 52 MINUTES AND 05 SECONDS EAST, 424.78 FEET TO AN IRON ROD SET ON THE NORTH LINE OF SAID NORTHEAST QUARTER; THENCE SOUTH 88 DEGREES, 03 MINUTES AND 25 SECONDS EAST, ALONG THE NORTH LINE OF SAID NORTHEAST QUARTER, 1107.36 FEET TO AN IRON ROD SET; THENCE SOUTH 00 DEGREES, 52 MINUTES AND 05 SECONDS WEST, 444.78 FEET TO AN IRON ROD SET; THENCE NORTH 88 DEGREES, 03 MINUTES AND 25 SECONDS WEST, ENTERING SAID NORTHWEST QUARTER, AND PARALLEL TO THE NORTH LINE OF SAID NORTHEAST AND NORTHWEST QUARTERS, 1828.85 FEET TO AN IRON ROD SET IN THE CENTERLINE OF SAID ROAD; THENCE NORTH 00 DEGREES, 52 MINUTES AND 05 SECONDS EAST, ALONG SAID CENTERLINE, 80.00 FEET TO THE PLACE OF BEGINNING, CONTAINING A TOTAL AREA OF 11.671 ACRES, THERE BEING 0.063 ACRES IN THE NORTHWEST QUARTER OF SAID SECTION 25 AND 11.608 ACRES IN THE NORTHEAST QUARTER OF SAID SECTION 25.</p>	

Wayne County, IN

Property Tax Exemption

Apply for Property Tax Exemption

Summary

Tax ID	012-00450-00
State Parcel ID	89-03-25-000-206.000-022
Map #	09-25-000-206.000-12
Property Address	11009 MIDDLE RD FOUNTAIN CITY
Sec/Twp/Rng	n/a
Tax Set	NEW GARDEN TWP
Subdivision	n/a
Brief Tax Description	PT NE SEC 25-18-14 11.608A PT NW SEC 25-18-14 0.063A (Note: Not to be used on legal documents)
Book/Page	DR 365-602 * QCD 2-16-99 1999002239*WD: 8-18-03 2003013662*AC#6471*AFF: 7-5-07 2007006782*QCD: 8-3-07 2007007843*WD: 12-29-20 2020010703*WD: 7-30-21 2021007597*WD: 11-29-21 20210111608
Acres	11.671
Class	101 AG CASH GRAIN/GENERAL FARM-101 Eagle View INFRAME Street View Plat Map Web Soil Survey

Owners

Deeded Owner
PAMPEL, JON
11009 MIDDLE RD
FOUNTAIN CITY, IN 47341

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	\$16,900.00	\$16,900.00	\$16,900.00	0%	\$16,900.00
TILLABLE LAND	CTB	0	0	5.342000	\$2,280.00	\$2,234.00	\$11,934.03	0%	\$11,930.00
TILLABLE LAND	LEB2	0	0	0.379000	\$2,280.00	\$1,368.00	\$518.47	0%	\$520.00
TILLABLE LAND	LXC3	0	0	0.985000	\$2,280.00	\$1,140.00	\$1,122.90	0%	\$1,120.00
TILLABLE LAND	TS	0	0	3.965000	\$2,280.00	\$2,804.00	\$11,117.86	0%	\$11,120.00

Residential Dwellings

Description MH / C
Story Height 1
Style
Finished Area 2387
Fireplaces 0
Heat Type Central Warm Air
Air Cond 2387
Bedrooms 3
Living Rooms: 1
Dining Rooms: 0
Family Rooms: 0
Finished Rooms: 5
Full Baths 2
Full Bath Fixtures 6
Half Baths 0
Half Bath Fixtures 0
Kitchen Sinks 1
Water Heaters 1
Add Fixtures 0

Floor	Construction	Base	Finish
1	Wood Frame	2387	2387
Crawl		2387	0

Features	Area
Patio, Concrete	200
Stoop, Masonry	136

Improvements

Descr	PC	Grade	Year Built	Eff Year	Cond	LCM	Size	Nbhd Factor	Mrkt Factor
MH / C	100	D	2003	2003	A	1.01	2387	1.37	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	\$41,600	\$36,100	\$31,800	\$29,500	\$29,100
Land Res (1)	\$16,900	\$15,500	\$15,500	\$15,500	\$15,200
Land Non Res (2)	\$24,700	\$20,600	\$16,300	\$14,000	\$13,900
Land Non Res (3)	\$0	\$0	\$0	\$0	\$0
Improvement	\$128,300	\$119,600	\$122,800	\$113,400	\$79,100
Imp Res (1)	\$128,300	\$119,600	\$122,800	\$113,400	\$79,100
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$0	\$0	\$0	\$0	\$0
Total	\$169,900	\$155,700	\$154,600	\$142,900	\$108,200
Total Res (1)	\$145,200	\$135,100	\$138,300	\$128,900	\$94,300
Total Non Res (2)	\$24,700	\$20,600	\$16,300	\$14,000	\$13,900
Total Non Res (3)	\$0	\$0	\$0	\$0	\$0

Deductions

Year	Deduction Type	Amount
2023 PAYABLE 2024	Mortgage	0
2023 PAYABLE 2024	Standard Deduction \ Homestead	48,000
2023 PAYABLE 2024	Supplemental	34,840
2022 PAYABLE 2023	Mortgage	3,000
2022 PAYABLE 2023	Standard Deduction \ Homestead	45,000
2022 PAYABLE 2023	Supplemental	32,655
2021 PAYABLE 2022	Mortgage	3,000
2021 PAYABLE 2022	Standard Deduction \ Homestead	45,000
2021 PAYABLE 2022	Supplemental	29,365
2020 PAYABLE 2021	Mortgage	3,000
2020 PAYABLE 2021	Standard Deduction \ Homestead	45,000
2020 PAYABLE 2021	Supplemental	17,255
2019 PAYABLE 2020	Mortgage	3,000
2019 PAYABLE 2020	Standard Deduction \ Homestead	45,000
2019 PAYABLE 2020	Supplemental	17,955

Tax History

Detail:					
Tax Year	Type	Category	Description	Amount	Balance Due
2023 PAYABLE 2024	Spring Tax	Tax	23/24 Spring Tax	\$825.52	\$0.00
2023 PAYABLE 2024	Fall Tax	Tax	23/24 Fall Tax	\$825.52	\$0.00
2022 PAYABLE 2023	Spring Tax	Tax	22/23 Spring Tax	\$840.04	\$0.00
2022 PAYABLE 2023	Fall Tax	Tax	22/23 Fall Tax	\$840.04	\$0.00
2021 PAYABLE 2022	Spring Tax	Tax	21/22 Spring Tax	\$769.99	\$0.00
2021 PAYABLE 2022	Fall Tax	Tax	21/22 Fall Tax	\$769.99	\$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	\$1,651.04	\$0.00
2022 PAYABLE 2023	\$1,680.08	\$0.00
2021 PAYABLE 2022	\$1,539.98	\$0.00

Pay Taxes Online

[Pay Taxes Online](#)

Payments

Detail:			
Tax Year	Payment Date	Paid By	Amount
2023 PAYABLE 2024	11/06/2024	LERETA	\$825.52
2023 PAYABLE 2024	05/10/2024	LERETA	\$825.52
2022 PAYABLE 2023	10/26/2023	FIRST FINANCIAL - INFO-PRO	\$840.04
2022 PAYABLE 2023	04/24/2023	FIRST FINANCIAL - INFO-PRO	\$840.04
2021 PAYABLE 2022	10/31/2022	FIRST FINANCIAL - INFO-PRO	\$769.99
2021 PAYABLE 2022	04/18/2022	025 INFO PRO LENDER	\$769.99

Total:	
Tax Year	Amount
2023 PAYABLE 2024	\$1,651.04
2022 PAYABLE 2023	\$1,680.08
2021 PAYABLE 2022	\$1,539.98

Transfers

Transfer Date	Buyer Name	Seller Name	Type	Description
08/18/2003	SNYDER, JAMES R & JEANETTE M &	AC #6471 AS OF 3-1-04		400/8859
08/03/2007	SNYDER, JAMES R & JEANETTE M	SNYDER, JAMES R & JEANETTE M &	Straight	-
12/29/2020	ADAMS, MARLENE V & SHANNETTE M CAMPBELL JTWROS	SNYDER, JAMES R & JEANETTE M	Straight	Warranty Deed - 2020010703
07/30/2021	RAE, JODI	ADAMS, MARLENE V & SHANNETTE M CAMPBELL JTWROS	Straight	Warranty Deed - 2021007597
11/29/2021	PAMPEL, JON	RAE, JODI	Straight	Warranty Deed - 2021011608

Property Record Cards

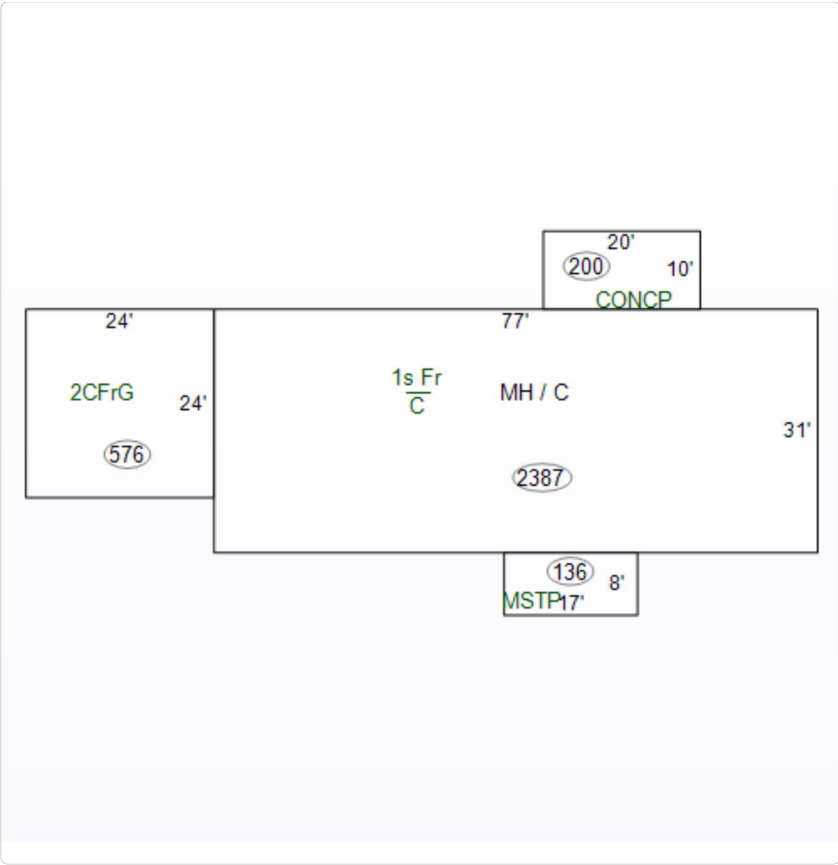
[View 2024 Property Record Card\(PDF\)](#)
[View 2020 Property Record Card\(PDF\)](#)
[View 2016 Property Record Card\(PDF\)](#)
[View 2012 Property Record Card\(PDF\)](#)

[View 2023 Property Record Card\(PDF\)](#)
[View 2019 Property Record Card\(PDF\)](#)
[View 2015 Property Record Card\(PDF\)](#)
[View 2011 Property Record Card\(PDF\)](#)

[View 2022 Property Record Card\(PDF\)](#)
[View 2018 Property Record Card\(PDF\)](#)
[View 2014 Property Record Card\(PDF\)](#)
[View 2010 Property Record Card\(PDF\)](#)

[View 2021 Property Record Card\(PDF\)](#)
[View 2017 Property Record Card\(PDF\)](#)
[View 2013 Property Record Card\(PDF\)](#)

Sketches



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

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Contact Us



COUNTY:89-WAYNE

SPRING INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 89-03-25-000-206.000-022	COUNTY PARCEL NUMBER 012-00450-00	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 012/022 NEW GARDEN TWP	LEGAL DESCRIPTION PT NE SEC 25-18-14 11.608A PT NW SEC 25-18-14 0.063A		

PROPERTY ADDRESS

11009 MIDDLE RD



PAMPEL, JON
11009 MIDDLE RD
FOUNTAIN CITY, IN

47341

SPRING AMOUNT DUE
BY May 10, 2024

\$0.00

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

8189012004500000000000002

COUNTY:89-WAYNE

FALL INSTALLMENT REMITTANCE COUPON

PARCEL NUMBER 89-03-25-000-206.000-022	COUNTY PARCEL NUMBER 012-00450-00	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 012/022 NEW GARDEN TWP	LEGAL DESCRIPTION PT NE SEC 25-18-14 11.608A PT NW SEC 25-18-14 0.063A		

PROPERTY ADDRESS

11009 MIDDLE RD



PAMPEL, JON
11009 MIDDLE RD
FOUNTAIN CITY, IN

47341

FALL AMOUNT DUE
BY November 12, 2024

\$0.00

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

8189012004500000000000002

COUNTY:89-WAYNE

TAXPAYER'S COPY-KEEP FOR YOUR RECORDS

PARCEL NUMBER 89-03-25-000-206.000-022	COUNTY PARCEL NUMBER 012-00450-00	TAX YEAR 2023 Payable 2024	DUE DATES
TAXING UNIT NAME 012/022 NEW GARDEN TWP	LEGAL DESCRIPTION PT NE SEC 25-18-14 11.608A PT NW SEC 25-18-14 0.063A		SPRING - May 10, 2024 FALL - November 12, 2024

DATE OF STATEMENT:11/12/2024

PROPERTY ADDRESS		
11009 MIDDLE RD		
PROPERTY TYPE Real Estate	TOWNSHIP 011-NEW GARDEN TWP	
ACRES 11.67	COUNTY SPECIFIC RATE/CREDIT	BILL CODE 086

PAMPEL, JON
11009 MIDDLE RD
FOUNTAIN CITY, IN

47341

TOTAL DUE FOR 2023 Payable 2024: \$0.00

ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$825.52	\$825.52
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	\$825.52	\$825.52
Payments Received	(\$825.52)	(\$825.52)
Balance Due	\$0.00	\$0.00

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
PAMPEL, JON 11009 MIDDLE RD FOUNTAIN CITY, IN 47341	November 12, 2024	May 10, 2024 November 12, 2024	012-00450-00 89-03-25-000-206.000-022	012/022 NEW GARDEN TWP
	Property Address:	11009 MIDDLE RD		
	Legal Description:	PT NE SEC 25-18-14 11.608A PT NW SEC 25-18-14 0.063A		

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	\$138,300	\$135,100
1b. Gross assessed value of other residential property and agricultural land	\$16,300	\$20,600
1c. Gross assessed value of all other property, including personal property	\$0	\$0
2. Equals total gross assessed value of property	\$154,600	\$155,700
2a. Minus deductions (see Table 5 below)	\$80,655	\$82,840
3. Equals subtotal of net assessed value of property	\$73,945	\$72,860
3a. Multiplied by your local tax rate	2.349000	2.370900
4. Equals gross tax liability (see Table 3 below)	\$1,736.98	\$1,727.46
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)	\$56.90	\$76.42
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)	\$1,680.08	\$1,651.04

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	\$1,709.00	\$1,763.00
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	\$1,709.00	\$1,763.00

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	\$684.58	\$682.92	(\$1.66)	(0.24) %
TOWNSHIP	0.0542	0.0546	\$40.08	\$39.78	(\$0.30)	(0.75) %
SCHOOL	1.1689	1.1777	\$864.36	\$858.10	(\$6.26)	(0.72) %
LIBRARY	0.0310	0.0312	\$22.92	\$22.73	(\$0.19)	(0.83) %
CITY	0.1691	0.1701	\$125.04	\$123.93	(\$1.11)	(0.89) %
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	2.3490	2.3709	\$1,736.98	\$1,727.46	(\$9.52)	(0.55) %

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	\$32,655.00	\$34,840.00
Mortgage	\$3,000.00	\$0.00
TOTAL DEDUCTIONS	\$80,655.00	\$82,840.00

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).

2021011608 WARR DEED \$25.00
11/29/2021 10:16:50 AM 4 PGS
Deborah A. Resh
WAYNE County Recorder, IN
Recorded as Presented



WARRANTY DEED

THIS INDENTURE WITNESSETH, that **Jodi Rae, an adult**, of Douglas County, in the State of Colorado, conveys and warrants to **Jon Pampel, an adult**, 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:

See Exhibit A attached hereto and made a part hereof.

Subject to the first installment of real estate taxes for the year 2021, due and payable in May, 2022, together with all subsequent taxes which the Grantee herein assumes and agrees to pay as a part of the consideration hereof.

Subject to Oil and Gas Lease granted to Ohio Oil and Gas, recorded in Miscellaneous Record 140, page 179 in the Office of the Wayne County Recorder. Assignment to Jones-Kimmco Leasehold Partnership recorded in Miscellaneous Record 143, page 40.

Subject to Oil and Gas Lease granted to Ohio Oil and Gas, recorded in Miscellaneous Record 140, page 181 in the Office of the Wayne County Recorder.

Subject to easement granted to Whitewater Valley Rural Electric Membership Corporation, recorded as Instrument #2006002653 in the Office of the Wayne County Recorder.

Subject to any adverse claim of title to that portion, if any, of the land described in Exhibit A that lies below the ordinary low water mark of the pond.

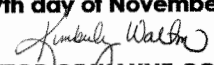
Subject to any adverse claim based on the assertion that some portion of the land described in Exhibit A was created by artificial means.

Subject to such rights and easements for navigation, commerce or recreation which may exist over that portion of said land described in Exhibit A lying beneath the waters of the pond.

Subject to rights of upper and lower littoral owners with respect to the pond.

Subject to rights of the Public, the State of Indiana, and County of Wayne and the municipality in and to that part of the real estate described in Exhibit A taken or used for road purposes, as shown by survey by John E Beals, Registered Surveyor #7955, dated September 15, 2000.

Sales Disclosure Approved
Wayne County Assessor

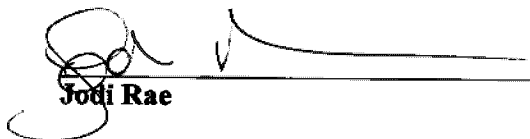
09-25-000-206.000-12
DULY ENTERED FOR TAXATION
This 29th day of November, 2021

AUDITOR OF WAYNE COUNTY

Subject to any and all other easements, highways, rights-of-way, covenants, conditions, restrictions, assessments and other matters of record or that would be disclosed by an accurate survey or physical inspection of the real estate.

Grantee agrees and understands that he is taking the real estate and the improvements located thereon in an "AS IS" condition, and Grantor makes no warranty, express or implied, of any type or description, in regard to the condition of the real estate and the improvements located thereon.

Grantee shall be entitled to possession of the real estate on or before October 30, 2021.

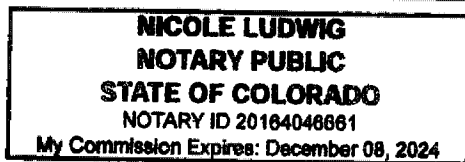
IN WITNESS WHEREOF, the said Jodi Rae has hereunto set her hand and seal this 22 day of November, 2021.



Jodi Rae

STATE OF COLORADO)
COUNTY OF Douglas)

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

WITNESS my hand and seal this 1 22nd day of November, 2021.



_____(SEAL)
, Notary Public
Residing in Douglas County, Colorado

My Commission Expires:
12/8/24

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

Mail Tax Statements to: 11009 Middle Rd., Fountain City, IN 47341

Grantee's Street or Rural Route Address: same

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. Sarah Coblenz (name)

EXHIBIT A

Being a part of the Northwest and Northeast Quarters of Section 25, Township 18 North, Range 14 East, in New Garden Township, Wayne County, Indiana, and being more particularly described as follows:

Beginning at an iron rod set in the centerline of Middle Road, said iron being more particularly described as follows: Commencing at an iron rod found at the northeast corner of the Northwest Quarter of said Section 25, and running thence north 88 degrees, 03 minutes and 25 seconds west, along the north line of said Northwest Quarter, 54.95 feet to an iron rod set on the extension of the centerline of said Road; thence south 00 degrees, 52 minutes and 05 seconds west, along the extension and along said centerline, 364.78 feet to the beginning point of this description, and running thence from said beginning point south 88 degrees, 03 minutes and 25 seconds east, parallel to the north line of said Northwest Quarter, 25.00 feet to an iron rod set; thence south 00 degrees, 52 minutes and 05 seconds west, 60.00 feet to an iron rod set; thence south 88 degrees, 03 minutes and 25 seconds east, entering the Northeast Quarter of said Section 25, and parallel to the north line of said Northeast and Northwest Quarters, 696.49 feet to an iron rod set; thence north 00 degrees, 52 minutes and 05 seconds east, 424.78 feet to an iron rod set on the north line of said Northeast Quarter; thence south 88 degrees, 03 minutes and 25 seconds east, along the north line of said Northeast Quarter, 1107.36 feet to an iron rod set; thence south 00 degrees, 52 minutes and 05 seconds west, 444.78 feet to an iron rod set; thence north 88 degrees, 03 minutes and 25 seconds west, entering said Northwest Quarter, and parallel to the north line of said Northeast and Northwest Quarters, 1828.85 feet to an iron rod set in the centerline of said Road; thence north 00 degrees, 52 minutes and 05 seconds east, along said centerline, 80.00 feet to the place of beginning, containing a total area of 11.671 acres, there being 0.063 acres in the Northwest Quarter of said Section 25 and 11.608 acres in the Northeast Quarter of said Section 25.

2021011609 MORTGAGE \$55.00
11/29/2021 10:16:50 AM 18 PGS
Deborah A. Resh
WAYNE County Recorder, IN
Recorded as Presented



When recorded, return to:
First Financial Bank Attn: Mortgage Servicing
2105 N State Road 3 Bypass
PO Box 507
Greensburg, IN 47240

Title Order No.: pampel

LOAN #: 599572490

[Space Above This Line For Recording Data]

MORTGAGE

MIN 1009034-0599535643-0

MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **November 23, 2021**, together with all Riders to this document.

(B) "Borrower" is **JON PAMPEL, AN ADULT**.

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has mailing address of P.O. Box 2026, Flint, MI 48501-2026 and a street address of 1901 E. Voorhees Street, Suite C, Danville, IL 61834. MERS telephone number is (888) 679-MERS.

(D) "Lender" is **First Financial Bank**.

Lender is **a State Chartered Bank,**
Ohio,
Cincinnati, OH 45246.

organized and existing under the laws of
Lender's address is **225 Pictoria Dr, Suite 700,**

Initials: 

INDEED 1016
INDEED (CLS)
11/23/2021 06:37 AM PST



(E) "Note" means the promissory note signed by Borrower and dated **November 23, 2021**. The Note states that Borrower owes Lender **ONE HUNDRED FORTY TWO THOUSAND FIVE HUNDRED AND NO/100******* Dollars (U.S. **\$142,500.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **December 1, 2051**.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input checked="" type="checkbox"/> Other(s) [specify] |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | Manufactured Home Rider, |
| <input type="checkbox"/> V.A. Rider | | Manufactured Home Affidavit of Affixation |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) 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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the **County** [Type of Recording Jurisdiction] of **Wayne**

[Name of Recording Jurisdiction]:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".

APN #: 89-03-25-000-206.000-022

which currently has the address of **11009 N Middle Rd, Fountain City,**

Indiana **47341**

[Zip Code]

("Property Address"):

[Street] [City]

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 understands and



agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized 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, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.



The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

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, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; 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 can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.



If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.



Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to 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 any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security



Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer'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 can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. 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.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to Section 22 of this Security Instrument, (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are



insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes 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; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. 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 (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) 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, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

23. 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.

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





LOAN #: 599572490

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

Jon Pampel
JON PAMPEL

11-24-21 (Seal)
DATE

State of Indiana
County of Wayne SS:

Before me the undersigned, a Notary Public for Wayne (Notary's county of residence) County, State of Indiana, personally appeared JON PAMPEL, (name of signer), and acknowledged the execution of this instrument this 23rd day of NOVEMBER, 2021.

My commission expires: _____

Kristie Shook
(Notary's signature)

County of residence: _____



(Printed/typed name), Notary Public

Lender: First Financial Bank
NMLS ID: 619717
Loan Originator: Bethanna J Beatty
NMLS ID: 746252

Op
Initials: INEDED 1016
INEDED (CLS)
11/23/2021 06:37 AM PST



LOAN #: 599572490


**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.**

YVONNE HUFF

**THIS DOCUMENT WAS PREPARED BY:
YVONNE HUFF
FIRST FINANCIAL BANK
225 PICTORIA DR STE 700
CINCINNATI, OH 45246**

INDIANA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3015 1/01
ICE Mortgage Technology, Inc.

Page 10 of 10

Initials: 
INDEED 1016
INDEED (CLS)
11/23/2021 06:37 AM PST



LOAN #: 599572490

**MANUFACTURED HOME RIDER TO THE MORTGAGE/
DEED OF TRUST/TRUST INDENTURE
OR OTHER SECURITY INSTRUMENT**

This Rider is made this **23rd** day of **November, 2021** and is incorporated into and shall be deemed to amend and supplement the Mortgage/Deed of Trust/Trust Indenture or Other Security Instrument (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **First Financial Bank**

(the "Note Holder")
of the same date (the "Note") and covering the property described in the Security Instrument and located at **11009 N Middle Rd, Fountain City, IN 47341**

(Property Address)

LEGAL DESCRIPTION:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF
AS "EXHIBIT A".**

APN #: 89-03-25-000-206.000-022

MODIFICATIONS: In addition to the covenants and agreements made in the Security Instrument, Borrowers and Note Holder further covenant and agree as follows:

A. PROPERTY:

Property, as the term is defined herein, shall also encompass the following manufactured home (the "Manufactured Home"):

New _____ Used **x** Year **2003** Length _____ Width _____

Manufacturer/Make **Dutch Housing Inc/Dutch Housing**

Model Name or Model No. **04DT 3280 03LM**

Serial No. **DHIN40858E A-B**

Serial No. _____

Serial No. _____

Serial No. _____

Certificate of Title Number _____ ☒ No Certificate of Title has been issued.

B. ADDITIONAL COVENANTS OF BORROWER:

(a) Borrower(s) covenant and agree that they will comply with all state and local laws and regulations regarding the affixation of the Manufactured Home to the real property described herein including, but not limited to, surrendering the Certificate of Title (if required) and obtaining the requisite governmental approval and executing any documentation necessary to classify the Manufactured Home as real property under state and local law.



LOAN #: 599572490

- (b) That the Manufactured Home described above shall be, at all times, and for all purposes, permanently affixed to and part of the real property legally described herein.
- (c) Borrower(s) covenant that affixing the Manufactured Home to the real property legally described herein does not violate any zoning laws or other local requirements applicable to manufactured homes and further covenant that the Manufactured Home has been delivered and installed to their satisfaction and is free from all defects.


C. RESPONSIBILITY FOR IMPROVEMENTS:

Note Holder/Lender shall not be responsible for any improvements made or to be made, or for their completion relating to the real property, and shall not in any way be considered a guarantor of performance by any person or party providing or effecting such improvements.

D. INVALID PROVISIONS:

If any provision of this Security Instrument is declared invalid, illegal or unenforceable by a court of competent jurisdiction, then such invalid, illegal or unenforceable provisions shall be severed from this Security Instrument and the remainder enforced as if such invalid, illegal or unenforceable provision is not a part of this Security Instrument.

By signing this, Borrower(s) agree to all of the above.



JON PAMPEL

11-24-21 (Seal)

DATE



This document was prepared by:
Yvonne Huff
First Financial Bank
225 Pictoria Dr Ste 700
Cincinnati, OH 45246

LOAN #: 599572490

MANUFACTURED HOME AFFIDAVIT OF AFFIXATION RIDER

STATE OF IN

COUNTY OF Wayne

This Manufactured Home Affidavit of Affixation is made this 23rd day of November, 2021 and is incorporated into and shall be deemed to supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower" or "Homeowner") to secure Borrower's Note to **First Financial Bank**

("Lender").

Borrower and Lender state that it is their intent that the manufactured home be and remain permanently attached to and part of the real property, and that it be regarded as an immovable fixture thereto and not as personal property.

"Homeowner" being duly sworn, on his, her or their oath state(s) as follows:

1. Homeowner owns the manufactured home ("Home") described as follows:

New _____ Used X _____ Year 2003 Length _____ Width _____

Manufacturer/Make Dutch Housing Inc/Dutch Housing

Model Name or Model No. Q4DT 3280 03LM

Serial No. DHIN40858E A-B

Serial No. _____

Serial No. _____

Serial No. _____

HUD Label Number(s) NTA 1307513 & NTA 1307514

Certificate of Title Number _____

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.



LOAN #: 599572490

2. The Home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.
3. If the Homeowner is the first retail buyer of the Home, Homeowner is in receipt of (i) the manufacturer's warranty for the Home, (ii) the consumer manual for the Home, (iii) the Insulation Disclosure for the Home, and (iv) the formaldehyde health notice for the Home.
4. The Homeowner is in receipt of manufacturer's recommended maintenance program regarding the carpets and manufacturer's warranties covering the heating/cooling system, hot water heater, range, etc.
5. The Home is or will be located at the following "Property Address":
11009 N Middle Rd, Fountain City

Wayne, IN 47341

(Street or Route, City)
(County) (State, Zip Code)

6. The legal description of the Property Address ("Land") is typed below or please see attached legal description.
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".

7. The Homeowner is the owner of the Land or, if not the owner of the Land, is in possession of the real property pursuant to a lease in recordable form, and the consent of the lessor is attached to this Affidavit.
8. The Home is or shall be anchored to the Land by attachment to a permanent foundation, constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty, and permanently connected to appropriate residential utilities (e.g., water, gas, electricity, sewer) ("Permanently Affixed"). The Homeowner intends that the Home be an immoveable fixture and a permanent improvement to the Land.
9. The Home shall be assessed and taxed as an improvement to the Land. The Homeowner understands that if the Lender does not escrow for these taxes, that the Homeowner will be responsible for payment of such taxes.

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.



LOAN #: 599572490

10. The Home is subject to the following security interests (each, a "Security Interest"):

Name of Lienholder

Name of Lienholder

Address:

Address:

Original Principal

Amount Secured: \$

Original Principal

Amount Secured: \$

11. Homeowner agrees that as of today, or if the Home is not yet located at the Property Address, upon the delivery of the Home to the Property Address:

- (a) All permits required by governmental authorities have been obtained;
- (b) The foundation system for the Home was designed by an engineer to meet the soil conditions of the Land. All foundations are constructed in accordance with applicable state and local building codes, and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty;
- (c) If piers are used for the Home, they will be placed where recommended by the Home manufacturer;
- (d) The wheels, axles, towbar or hitch were removed when the Home was placed on the Property Address; and
- (e) The Home is (i) Permanently Affixed to a foundation, (ii) has the characteristics of site-built housing, and (iii) is part of the Land.

12. If the Homeowner is the owner of the Land, any conveyance or financing of the Home and the Land shall be a single transaction under applicable state law.

13. Other than those disclosed in this Affidavit, the Homeowner is not aware of (i) any other claim, lien or encumbrance affecting the Home, (ii) any facts or information known to the Homeowner that could reasonably affect the validity of the title of the Home or the existence or non-existence of security interests in it.

14. The Homeowner hereby initials one of the following choices, as it applies to title to the Home:

- ☐ A. The Home is not covered by a certificate of title. The original manufacturer's certificate of origin, duly endorsed to the Homeowner, is attached to this Affidavit, or previously was recorded in the real property records of the jurisdiction where the Home is to be located.
- ☐ B. The Home is not covered by a certificate of title. After diligent search and inquiry, the Homeowner is unable to produce the original manufacturer's certificate of origin.
- ☒ C. The manufacturer's certificate of origin and/or certificate of title to the Home ☐ shall be ☒ has been eliminated as required by applicable law.
- ☐ D. The Home shall be covered by a certificate of title.

15. This Affidavit is executed by Homeowner pursuant to applicable state law.

ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.



LOAN #: 599572490

This Affidavit is executed by Homeowner(s) and Lienholder(s) pursuant to applicable state law and shall be recorded in the real property records in the county in which the real property and manufactured home are located.

Jon Pampel
JON PAMPEL

11-24-21 (Seal)
DATE

State of Indiana
County of Wayne SS:

Before me the undersigned, a Notary Public for Wayne
(Notary's county of residence) County, State of Indiana, personally appeared JON PAMPEL,
(name of signer), and acknowledged the execution of this instrument this 23rd day of
NOVEMBER, 2021.

My commission expires: _____

Kristie Shook
(Notary's signature)

County of residence: _____

(Printed/typed name), Notary Public



ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.



LOAN #: 599572490

IN WITNESS WHEREOF, Lender, being duly sworn on oath, intends that the Home be and remain Permanently Affixed to the Land and that the Home be an immoveable fixture and not as personal property.

First Financial Bank

Lender

Bethanna J Beatty

By: Authorized Signature

STATE OF: Indiana)
COUNTY OF: Wayne) SS.:

On the 24 day of November in the year 2021 before me, the undersigned, a Notary Public in and for said State, personally appeared

Bethanna J Beatty

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Kristie Shook
Notary Signature

Official Seal:

Notary Printed Name

Notary Public; State of
Qualified in the County of
My Commission expires:



ATTENTION COUNTY CLERK: This instrument covers goods that are or are to become fixtures on the Land described herein and is to be filed for record in the records where conveyances of real estate are recorded.

ICE Mortgage Technology, Inc.

Page 5 of 5

Initials: JB
GMANARDU 1117
GMANARLU (CLS)
11/23/2021 06:37 AM PST



EXHIBIT A

Being a part of the Northwest and Northeast Quarters of Section 25, Township 18 North, Range 14 East, in New Garden Township, Wayne County, Indiana, and being more particularly described as follows:

Beginning at an iron rod set in the centerline of Middle Road, said iron being more particularly described as follows: Commencing at an iron rod found at the northeast corner of the Northwest Quarter of said Section 25, and running thence north 88 degrees, 03 minutes and 25 seconds west, along the north line of said Northwest Quarter, 54.95 feet to an iron rod set on the extension of the centerline of said Road; thence south 00 degrees, 52 minutes and 05 seconds west, along the extension and along said centerline, 364.78 feet to the beginning point of this description, and running thence from said beginning point south 88 degrees, 03 minutes and 25 seconds east, parallel to the north line of said Northwest Quarter, 25.00 feet to an iron rod set; thence south 00 degrees, 52 minutes and 05 seconds west, 60.00 feet to an iron rod set; thence south 88 degrees, 03 minutes and 25 seconds east, entering the Northeast Quarter of said Section 25, and parallel to the north line of said Northeast and Northwest Quarters, 696.49 feet to an iron rod set; thence north 00 degrees, 52 minutes and 05 seconds east, 424.78 feet to an iron rod set on the north line of said Northeast Quarter; thence south 88 degrees, 03 minutes and 25 seconds east, along the north line of said Northeast Quarter, 1107.36 feet to an iron rod set; thence south 00 degrees, 52 minutes and 05 seconds west, 444.78 feet to an iron rod set; thence north 88 degrees, 03 minutes and 25 seconds west, entering said Northwest Quarter, and parallel to the north line of said Northeast and Northwest Quarters, 1828.85 feet to an iron rod set in the centerline of said Road; thence north 00 degrees, 52 minutes and 05 seconds east, along said centerline, 80.00 feet to the place of beginning, containing a total area of 11.671 acres, there being 0.063 acres in the Northwest Quarter of said Section 25 and 11.608 acres in the Northeast Quarter of said Section 25.

UCC FINANCING STATEMENT

FOLLOW INSTRUCTIONS

A. NAME & PHONE OF CONTACT AT FILER (optional) CSC 1-800-858-5294	
B. E-MAIL CONTACT AT FILER (optional) SPRFiling@cscglobal.com	
C. SEND ACKNOWLEDGMENT TO: (Name and Address) 2432 67380 CSC 801 Adlai Stevenson Drive Springfield, IL 62703	
Filed In: Indiana (Wayne)	

2022011027 UC FIXTURE \$25.00
11/8/2022 2:24:25 PM 2 PGS
Deborah A. Resh
WAYNE County Recorder, IN
Recorded as Presented



THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

1. DEBTOR'S NAME: Provide only one Debtor name (1a or 1b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 1b, leave all of item 1 blank, check here ☐ and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

1a. ORGANIZATION'S NAME					
OR	1b. INDIVIDUAL'S SURNAME PAMPEL		FIRST PERSONAL NAME JONATHAN	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
1c. MAILING ADDRESS 11009 N Middle Rd		CITY Fountain City	STATE IN	POSTAL CODE 47341-9751	COUNTRY USA

2. DEBTOR'S NAME: Provide only one Debtor name (2a or 2b) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name); if any part of the Individual Debtor's name will not fit in line 2b, leave all of item 2 blank, check here ☐ and provide the Individual Debtor information in item 10 of the Financing Statement Addendum (Form UCC1Ad)

2a. ORGANIZATION'S NAME					
OR	2b. INDIVIDUAL'S SURNAME		FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
2c. MAILING ADDRESS		CITY	STATE	POSTAL CODE	COUNTRY

3. SECURED PARTY'S NAME (or NAME of ASSIGNEE of ASSIGNOR SECURED PARTY): Provide only one Secured Party name (3a or 3b)

3a. ORGANIZATION'S NAME Advantage Alliance Pro LLC					
OR	3b. INDIVIDUAL'S SURNAME		FIRST PERSONAL NAME	ADDITIONAL NAME(S)/INITIAL(S)	SUFFIX
3c. MAILING ADDRESS 1840 N. Greenville Ave. #128		CITY Richardson	STATE TX	POSTAL CODE 75081	COUNTRY USA

4. COLLATERAL: This financing statement covers the following collateral:

THE FOLLOWING DESCRIBED PROPERTY AS SET FORTH IN that certain HVAC RENTAL AGREEMENT dated 09/24/2021, by and between Advantage Alliance Pro LLC and the Debtor: A LENNOX heating component, Model #ML196DF110XE60C (Serial# 1721H13613) and a LENNOX air conditioner, Model# 13ACXN048230 (Serial# 1921J09580), whether now owned or hereafter acquired, together with all replacements thereof, all attachments, accessories, parts and tools belonging thereto or for use in connection therewith; and any and all products and proceeds of any of the foregoing (including, but not limited to, any claims to any items referred to in this definition, and any claims of Debtor against third parties for loss of, damage to or destruction of any or all of the collateral or for proceeds payable under, or unearned premiums with respect to, policies of insurance) in whatever form, including, but not limited to, all cash, interest, principal, royalties, license fees, rents, dividends, negotiable instruments and other instruments for the payment of money, chattel paper, security agreements and other documents or other property from time to time received, receivable or otherwise distributed in respect of, or in exchange for, the collateral. Said collateral is located at address:

5. Check <u>only</u> if applicable and check <u>only</u> one box: Collateral is <input type="checkbox"/> held in a Trust (see UCC1Ad, item 17 and Instructions) <input type="checkbox"/> being administered by a Decedent's Personal Representative	
6a. Check <u>only</u> if applicable and check <u>only</u> one box: <input type="checkbox"/> Public-Finance Transaction <input type="checkbox"/> Manufactured-Home Transaction <input type="checkbox"/> A Debtor is a Transmitting Utility	
6b. Check <u>only</u> if applicable and check <u>only</u> one box: <input type="checkbox"/> Agricultural Lien <input type="checkbox"/> Non-UCC Filing	
7. ALTERNATIVE DESIGNATION (if applicable): <input type="checkbox"/> Lessee/Lessor <input type="checkbox"/> Consignee/Consignor <input type="checkbox"/> Seller/Buyer <input type="checkbox"/> Bailee/Bailor <input type="checkbox"/> Licensee/Licenser	
8. OPTIONAL FILER REFERENCE DATA:	

2432 67380

UCC FINANCING STATEMENT ADDENDUM

FOLLOW INSTRUCTIONS

9. NAME OF FIRST DEBTOR: Same as line 1a or 1b on Financing Statement; if line 1b was left blank because Individual Debtor name did not fit, check here ☐

9a. ORGANIZATION'S NAME

OR 9b. INDIVIDUAL'S SURNAME

PAMPEL

FIRST PERSONAL NAME

JONATHAN

ADDITIONAL NAME(S)/INITIAL(S)

SUFFIX

THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY

10. DEBTOR'S NAME: Provide (10a or 10b) only one additional Debtor name or Debtor name that did not fit in line 1b or 2b of the Financing Statement (Form UCC1) (use exact, full name; do not omit, modify, or abbreviate any part of the Debtor's name) and enter the mailing address in line 10c

10a. ORGANIZATION'S NAME

OR 10b. INDIVIDUAL'S SURNAME

INDIVIDUAL'S FIRST PERSONAL NAME

INDIVIDUAL'S ADDITIONAL NAME(S)/INITIAL(S)

SUFFIX

10c. MAILING ADDRESS

CITY

STATE

POSTAL CODE

COUNTRY

11. ☐ ADDITIONAL SECURED PARTY'S NAME or ☐ ASSIGNOR SECURED PARTY'S NAME: Provide only one name (11a or 11b)

11a. ORGANIZATION'S NAME

OR 11b. INDIVIDUAL'S SURNAME

FIRST PERSONAL NAME

ADDITIONAL NAME(S)/INITIAL(S)

SUFFIX

11c. MAILING ADDRESS

CITY

STATE

POSTAL CODE

COUNTRY

12. ADDITIONAL SPACE FOR ITEM 4 (Collateral):

11009 MIDDLE RD
FOUNTAIN CITY, IN 47341

THIS FILING IS MADE FOR NOTICE PURPOSES ONLY. THE DEBTOR HAS NO OWNERSHIP RIGHTS IN THE COLLATERAL. THE DEBTOR IS LEASING THE COLLATERAL.

13. ☒ This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS (if applicable)

14. This FINANCING STATEMENT:

☐ covers timber to be cut

☐ covers as-extracted collateral

☒ is filed as a fixture filing

15. Name and address of a RECORD OWNER of real estate described in item 16 (if Debtor does not have a record interest):

JONATHAN PAMPEL
11009 MIDDLE RD
FOUNTAIN CITY, IN 47341

16. Description of real estate:

-ALL THAT LOT, PIECE OR PARCEL OF LAND, SITUATE IN THE CITY OF FOUNTAIN CITY, COUNTY OF WAYNE, STATE OF INDIANA, BEING KNOWN AND DESIGNATED AS PT NE SEC 25-18-14 11.608A PT NW SEC 25-18-14 0.063A PARCEL ID# 012-00450-00

17. MISCELLANEOUS:

Search Results for:

NAME: PAMPEL, JON (Super Search)



REGION: All Indiana Doxpop Counties

Showing 3 results

Filter:

Document Details	County	Date	Type	Name	Legal
2021011608	Wayne	11/29/2021	DEED : DEED-WARRANTY	PAMPEL, JON Search Search RAE, JODI	Search 25-18-14 NW Search 25-18-14 NE
2021011609	Wayne	11/29/2021	MORT : MORTGAGE	PAMPEL, JON Search Search FIRST FINANCIAL BANK Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC	Search 25-18-14 NW Search 25-18-14 NE
2022011027	Wayne	11/08/2022	UCC : UCC FIXTURE FINANCE STATEMENT	PAMPEL, JONATHAN Search Search ADVANTAGE ALLIANCE PRO LLC	Non-land Search 25-18-14 NE Search 25-18-14 NW

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Search Results for:

NAME: PAMPEL, JON (Super Search)



PARTY ROLE: Case Party
REGION: Wayne County, IN

Showing 0 results						Filter:		
Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date	
No items to display.								

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