



LIEN SEARCH
Product Cover Sheet

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-NCU-01141	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	JERRI KYLEY THOMAS AND CHASE A THOMAS		
PROPERTY ADDRESS:	205 CONING DRIVE, RICHMOND, IN 47374		
CITY, STATE AND COUNTY:	RICHMOND, INDIANA (IN) AND WAYNE		

SEARCH INFORMATION

SEARCH DATE:	11/13/2024	EFFECTIVE DATE:	11/12/2024
NAME(S) SEARCHED:	JERRI KYLEY THOMAS AND CHASE A THOMAS		
ADDRESS/PARCEL SEARCHED:	205 CONING DRIVE, RICHMOND, IN 47374/ 89-10-27-110-603.000-005		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

CHASE ALAN THOMAS AND JERRI KYLEY THOMAS, HUSBAND AND WIFE
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COMMENTS:	
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VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	ANGELA M. ROBERTSON, F/K/A ANGELA M. STANLEY
DATED DATE:	05/23/2018	GRANTEE:	CHASE ALAN THOMAS AND JERRI KYLEY THOMAS, HUSBAND AND WIFE
BOOK/PAGE:	N/A	RECORDED DATE:	05/25/2018
INSTRUMENT NO:	2018003983		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	SPRING (2024)	TAX YEAR:	FALL (2024)
TAX AMOUNT:	\$285.72	TAX AMOUNT:	\$285.72
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:	\$67,200.00
DATED DATE:	12/02/2021	RECORDED DATE	12/23/2021
INSTRUMENT NO:	2021012649	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN - END	SUBJECT LIEN (YES/NO):	YES
BORROWER:	CHASE ALAN THOMAS AKA CHASE A THOMAS AND JERRI KYLEY THOMAS AKA JERRI K THOMAS, MARRIED TO EACH OTHER		
LENDER:	U.S. BANK NATIONAL ASSOCIATION		
TRUSTEE:	N/A		
COMMENTS:			

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$67,200.00
DATED DATE:	12/02/2021	RECORDED DATE	01/05/2022
INSTRUMENT NO:	2022000148	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES

BORROWER:	CHASE ALAN THOMAS AKA CHASE A THOMAS AND JERRI KYLEY THOMAS AKA JERRI K THOMAS, MARRIED TO EACH OTHER
LENDER:	U.S. BANK NATIONAL ASSOCIATION
TRUSTEE:	N/A
COMMENTS:	
FOR PREAMBLE	
CITY/TOWNSHIP/PARISH:	CITY OF RICHMOND
ADDITIONAL NOTES	
LEGAL DESCRIPTION	
THE FOLLOWING DESCRIBED REAL ESTATE IN WAYNE COUNTY, IN THE STATE OF INDIANA, TO-WIT: LOT #206 IN WOODLAWN VILLAGE, A SUB-DIVISION OF A PART OF THE SOUTHWEST QUARTER OF FRACTIONAL SECTION 22 AND A PART OF THE NORTHWEST QUARTER OF SECTION 27, TOWNSHIP 16 NORTH, RANGE 14 EAST AS SHOWN BY THE RECORDED PLAT THEREOF, RECORDED IN PLAT BOOK #9, PAGE 227 OF THE RECORDS IN THE OFFICE OF THE RECORDER OF WAYNE COUNTY, INDIANA.	

Wayne County, IN

Property Tax Exemption

Apply for Property Tax Exemption

Summary

Tax ID	004-00294-00
State Parcel ID	89-10-27-110-603.000-005
Map #	31-27-110-603.000-04
Property Address	205 CONING DR RICHMOND
Sec/Twp/Rng	n/a
Tax Set	CENTER SANITARY
Subdivision	n/a
Brief Tax Description	LOT 206 WOODLAWN VILLAGE (Note: Not to be used on legal documents)
Book/Page	WD: 458-423 * SHD: 2001000939 * WD: 2001003159 * WD: 2001004530 * WD: 1-10-05 2005000270*WD: 5-6-09 2009004429*WD: 5-25-18 2018003983
Acres	0.194
Class	510 RES ONE FAMILY PLATTED LOT-510 Eagle View INFRAME Street View Plat Map Web Soil Survey

Owners

Deeded Owner
THOMAS, CHASE ALAN & JERRI KYLEY
205 CONING DR
RICHMOND, IN 47374

Homestead Verification

Homestead Deduction has been VERIFIED

Land

Land Type	Soil ID	Act Front.	Eff. Depth	Size	Rate	Adj. Rate	Ext. Value	Infl. %	Value
FRONT LOT		65	130	65x130	\$194.00	\$192.00	\$12,480.00	0%	\$12,480.00

Residential Dwellings

Description	Residential Dwelling
Story Height	1
Style	
Finished Area	864
# Fireplaces	0
Heat Type	Central Warm Air
Air Cond	864
Bedrooms	3
Living Rooms:	1
Dining Rooms:	0
Family Rooms:	0
Finished Rooms:	5
Full Baths	1
Full Bath Fixtures	3
Half Baths	0
Half Bath Fixtures	0
Kitchen Sinks	1
Water Heaters	1
Add Fixtures	0

Floor	Construction	Base	Finish
1	Wood Frame	864	864
Slab		864	0

Features	Area
Patio, Concrete	160

Improvements

Descr	PC	Grade	Year Built	Eff Year	Cond	LCM	Size	Nbhd Factor	Mrkt Factor
Residential Dwelling	100	C-1	1962	1990	A	1.01	864	1.35	0
Utility Shed	100	D	2005	2005	A	1.01	120	1.35	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	\$12,500	\$11,300	\$10,900	\$10,900	\$10,900
Land Res (1)	\$12,500	\$11,300	\$10,900	\$10,900	\$10,900
Land Non Res (2)	\$0	\$0	\$0	\$0	\$0
Land Non Res (3)	\$0	\$0	\$0	\$0	\$0
Improvement	\$73,200	\$66,100	\$63,300	\$57,900	\$58,000
Imp Res (1)	\$73,200	\$66,100	\$63,300	\$57,900	\$58,000
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$0	\$0	\$0	\$0	\$0
Total	\$85,700	\$77,400	\$74,200	\$68,800	\$68,900
Total Res (1)	\$85,700	\$77,400	\$74,200	\$68,800	\$68,900
Total Non Res (2)	\$0	\$0	\$0	\$0	\$0
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	46,440
2023 PAYABLE 2024	Supplemental	12,384
2022 PAYABLE 2023	Mortgage	3,000
2022 PAYABLE 2023	Standard Deduction \ Homestead	44,520
2022 PAYABLE 2023	Supplemental	10,388
2021 PAYABLE 2022	Mortgage	3,000
2021 PAYABLE 2022	Standard Deduction \ Homestead	41,280
2021 PAYABLE 2022	Supplemental	9,632
2020 PAYABLE 2021	Mortgage	3,000
2020 PAYABLE 2021	Standard Deduction \ Homestead	41,340
2020 PAYABLE 2021	Supplemental	9,646
2019 PAYABLE 2020	Mortgage	3,000
2019 PAYABLE 2020	Standard Deduction \ Homestead	40,740
2019 PAYABLE 2020	Supplemental	9,506

Tax History

Detail:

Tax Year	Type	Category	Description	Amount	Balance Due
2023 PAYABLE 2024	Spring Tax	Tax	23/24 Spring Tax	\$285.72	\$0.00
2023 PAYABLE 2024	Fall Tax	Tax	23/24 Fall Tax	\$285.72	\$0.00
2022 PAYABLE 2023	Spring Tax	Tax	22/23 Spring Tax	\$263.00	\$0.00
2022 PAYABLE 2023	Fall Tax	Tax	22/23 Fall Tax	\$263.00	\$0.00
2021 PAYABLE 2022	Spring Tax	Tax	21/22 Spring Tax	\$237.82	\$0.00
2021 PAYABLE 2022	Fall Tax	Tax	21/22 Fall Tax	\$237.82	\$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	\$571.44	\$0.00
2022 PAYABLE 2023	\$526.00	\$0.00
2021 PAYABLE 2022	\$475.64	\$0.00

Pay Taxes Online

[Pay Taxes Online](#)

Payments

Detail:			
Tax Year	Payment Date	Paid By	Amount
2023 PAYABLE 2024	11/08/2024	CORELOGIC	\$285.72
2023 PAYABLE 2024	05/06/2024	CORELOGIC INC	\$285.72
2022 PAYABLE 2023	11/09/2023	CORELOGIC INC	\$263.00
2022 PAYABLE 2023	05/08/2023	CORELOGIC INC	\$263.00
2021 PAYABLE 2022	11/01/2022	CORELOGIC INC	\$237.82
2021 PAYABLE 2022	05/02/2022	CORELOGIC INC	\$237.82

Total:	
Tax Year	Amount
2023 PAYABLE 2024	\$571.44
2022 PAYABLE 2023	\$526.00
2021 PAYABLE 2022	\$475.64

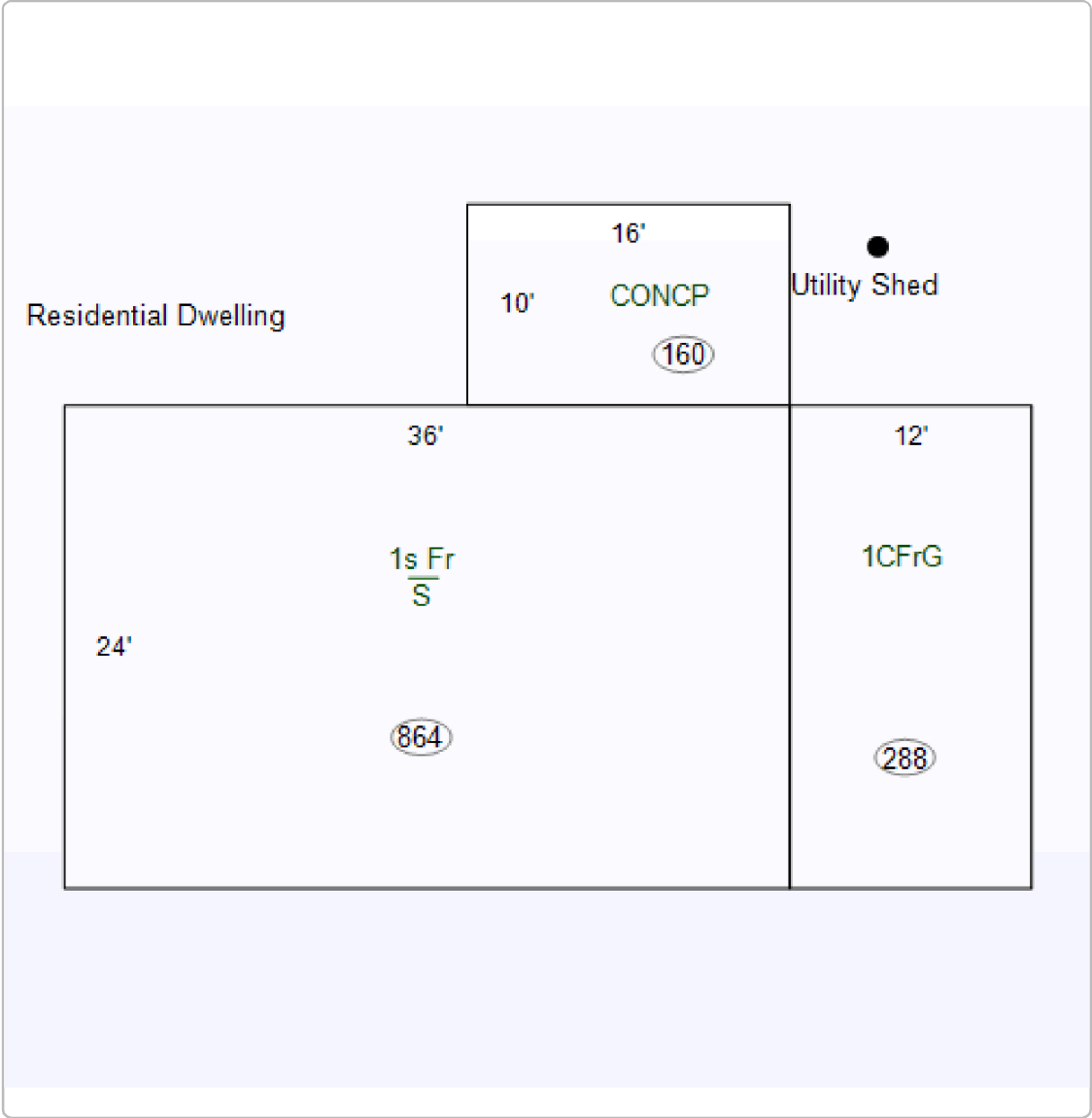
Transfers

Transfer Date	Buyer Name	Seller Name	Type	Description
01/10/2005	RHODES, PAUL & LINDA L	RIGSBY, SANDRA KAY		
05/06/2009	STANLEY, ANGELA M	RHODES, PAUL & LINDA L	Straight	Warranty Deed - 2009004429
05/25/2018	THOMAS, CHASE ALAN & JERRI KYLEY	STANLEY, ANGELA M	Straight	Warranty Deed - 2018003983

Property Record Cards

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

Sketches



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

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 **SCHNEIDER**
GEOSPATIAL

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

PARCEL NUMBER 89-10-27-110-603.000-005	COUNTY PARCEL NUMBER 004-00294-00	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 004/005 CENTER SANITARY	LEGAL DESCRIPTION LOT 206 WOODLAWN VILLAGE		

PROPERTY ADDRESS 205 CONING DR
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**SPRING AMOUNT DUE
BY May 10, 2024****\$0.00**THOMAS, CHASE ALAN & JERRI KYLEY
205 CONING DR
RICHMOND, IN 47374

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

8189004002940000000000007

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

PARCEL NUMBER 89-10-27-110-603.000-005	COUNTY PARCEL NUMBER 004-00294-00	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 004/005 CENTER SANITARY	LEGAL DESCRIPTION LOT 206 WOODLAWN VILLAGE		

PROPERTY ADDRESS 205 CONING DR
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**FALL AMOUNT DUE
BY November 12, 2024****\$0.00**THOMAS, CHASE ALAN & JERRI KYLEY
205 CONING DR
RICHMOND, IN 47374

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

8189004002940000000000007

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

PARCEL NUMBER 89-10-27-110-603.000-005	COUNTY PARCEL NUMBER 004-00294-00	TAX YEAR 2023 Payable 2024	DUE DATES
TAXING UNIT NAME 004/005 CENTER SANITARY	LEGAL DESCRIPTION LOT 206 WOODLAWN VILLAGE		SPRING - May 10, 2024 FALL - November 12, 2024

DATE OF STATEMENT:11/13/2024

PROPERTY ADDRESS 205 CONING DR		
PROPERTY TYPE Real Estate	TOWNSHIP 003-CENTER TWP	
ACRES 0.19	COUNTY SPECIFIC RATE/CREDIT	BILL CODE 036

THOMAS, CHASE ALAN & JERRI KYLEY
205 CONING DR
RICHMOND, IN 47374**TOTAL DUE FOR 2023 Payable 2024: \$0.00**

ITEMIZED CHARGES	SPRING TOTAL	FALL TOTAL
Tax	\$285.72	\$285.72
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	\$285.72	\$285.72
Payments Received	(\$285.72)	(\$285.72)
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
THOMAS, CHASE ALAN & JERRI KYLEY 205 CONING DR RICHMOND, IN 47374	November 13, 2024	May 10, 2024 November 12, 2024	004-00294-00 89-10-27-110-603.000-005	004/005 CENTER SANITARY
	Property Address:	205 CONING DR		
	Legal Description:	LOT 206 WOODLAWN VILLAGE		

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	\$74,200	\$77,400
1b. Gross assessed value of other residential property and agricultural land	\$0	\$0
1c. Gross assessed value of all other property, including personal property	\$0	\$0
2. Equals total gross assessed value of property	\$74,200	\$77,400
2a. Minus deductions (see Table 5 below)	\$57,908	\$58,824
3. Equals subtotal of net assessed value of property	\$16,292	\$18,576
3a. Multiplied by your local tax rate	3.228600	3.076200
4. Equals gross tax liability (see Table 3 below)	\$526.00	\$571.44
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)	\$0.00	\$0.00
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)	\$526.00	\$571.44

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	\$742.00	\$774.00
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	\$742.00	\$774.00

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	\$150.83	\$174.11	\$23.28	15.43 %
TOWNSHIP	0.0887	0.0882	\$14.45	\$16.38	\$1.93	13.36 %
SCHOOL	1.4866	1.3222	\$242.20	\$245.63	\$3.43	1.42 %
LIBRARY	0.1652	0.1536	\$26.91	\$28.53	\$1.62	6.02 %
CITY	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
TIR	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
STATETAXCREDIT	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
PENALTY	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
LIEN	0.0000	0.0000	\$0.00	\$0.00	\$0.00	0.00 %
OTHER	0.5623	0.5749	\$91.61	\$106.79	\$15.18	16.57 %
TOTAL	3.2286	3.0762	\$526.00	\$571.44	\$45.44	8.64 %

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	\$44,520.00	\$46,440.00
Supplemental	\$10,388.00	\$12,384.00
Mortgage	\$3,000.00	\$0.00
TOTAL DEDUCTIONS	\$57,908.00	\$58,824.00

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).

2018003983 WARR DEED \$25.00
05/25/2018 10:00:54A 2 PGS
Debra S Tiemann
Wayne County Recorder IN
Recorded as Presented


27

WARRANTY DEED

THIS INDENTURE WITNESSETH, that

Angela M. Robertson, f/k/a Angela M. Stanley

of Wayne County, in the State of Indiana Conveys and Warrants to

Chase Alan Thomas and Jerri Kyle Thomas, husband and wife

for and in consideration of the sum of One Dollar (\$1.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the following described Real Estate in Wayne County, in the State of Indiana, to-wit:

31-27-110-603.000-04

Lot #206 in Woodlawn Village, a Sub-division of a part of the southwest quarter of fractional Section 22 and a part of the northwest quarter of Section 27, Township 16 North, Range 14 East as shown by the recorded plat thereof, recorded in Plat Book #9, page 227 of the records in the Office of the Recorder of Wayne County, Indiana.

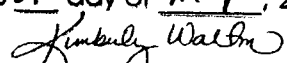
(Commonly known as 205 Coning Drive, Richmond, IN 47374)

SUBJECT to the first installment of real estate taxes for the year 2018, due and payable in 2019, and all subsequent taxes which the Grantees herein assume and agree to pay.

SUBJECT to Protective Covenants and Restrictions as shown in Plat of Woodlawn Village recorded in Plat Book 9, page 229 in the Office of the Recorder of Wayne County, Indiana, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status, or national origin.

SUBJECT to a survey of John E. Beals, Reg. Surveyor No. 7955, dated March 29, 1989 discloses the following: a) Twenty-five (25) foot building line setback across the west side of the property. b) Five (5) foot easements on the north, south, and east sides of the above property. c) Chain link fence encroaches over the property line on the south and east sides of the above property. d) Concrete walk encroaches onto the five (5) foot easement on the south side of the above property.

Grantor, Angela M. Robertson, recites that she is one and the same person as Angela M. Stanley, who acquired title to the above-described real estate by Warranty Deed of conveyance, dated and acknowledged May 1, 2009 and recorded May 6, 2009 at Document No. 2009004429 in the office of the Recorder of Wayne County, Indiana.

DULY ENTERED FOR TAXATION
This 25 day of May, 2018

AUDITOR OF WAYNE COUNTY

Sales Disclosure Approved
Wayne County Assessor

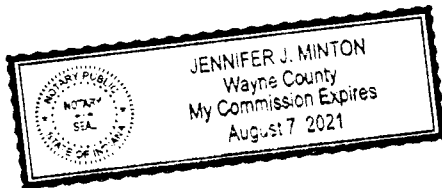
IN WITNESS WHEREOF, Grantor has executed this deed this 23rd day of May, 2018.

Angela M. Stanley Robertson
Angela M. Robertson, f/k/a Angela M. Stanley

STATE OF INDIANA, Wayne County, SS:

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Angela M. Robertson, f/k/a Angela M. Stanley, who acknowledged the execution of the foregoing Warranty Deed, and who, having been duly sworn, states that any representations therein contained are true.

WITNESS, my hand and seal this 23rd day of May, 2018.



Jennifer J. Minton
Printed _____, Notary Public
Resident of Wayne County, Indiana

My Commission Expires: _____

SEND TAX STATEMENT TO GRANTEE AT: 205 Coning Drive, Richmond IN 47374

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 Coblentz

Prepared by Ronald L. Cross
Boston Bever Klinge Cross & Chidester, Attorneys at Law
27 North 8th Street, Richmond, IN 47374
Telephone (765) 962-7527
Fax (765) 966-4597

RECORDED MAY 25 2018 **DEBRA S. TIEMANN, R.N.C**

2021012649 MORTGAGE \$55.00
12/23/2021 03:57:17P 8 PGS
Deborah A Resh
Wayne County Recorder IN
Recorded as Presented



Thomas

Return To: Radian Lender Services LLC
550 East Swedesford Road, Suite 350
Wayne, PA 19087

COPY

Mortgage

This instrument secures a high cost home loan as defined in IC 24-9-2-8.

The date of this Mortgage ("*Security Instrument*") is December 2, 2021.

Mortgagor

CHASE ALAN THOMAS AKA CHASE A THOMAS
AND JERRI KYLEY THOMAS AKA JERRI K
THOMAS, MARRIED TO EACH OTHER
205 CONING DR
RICHMOND, IN 47374

Lender

U.S. Bank National Association
Organized and existing under the laws of the United States
425 Walnut Street
Cincinnati, OH 45202

1. Conveyance. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys, mortgages and warrants to Lender the following described property:

THE FOLLOWING DESCRIBED REAL ESTATE IN WAYNE COUNTY, IN THE STATE OF INDIANA, TO-WIT:
LOT #206 IN WOODLAWN VILLAGE, A SUB-DIVISION OF A PART OF THE SOUTHWEST QUARTER OF
FRACTIONAL SECTION 22 AND A PART OF THE NORTHWEST QUARTER OF SECTION 27, TOWNSHIP 16
NORTH, RANGE 14 EAST AS SHOWN BY THE RECORDED PLAT THEREOF, RECORDED IN PLAT BOOK
#9, PAGE 227 OF THE RECORDS IN THE OFFICE OF THE RECORDER OF WAYNE COUNTY, INDIANA.



The property is located in WAYNE County at 205 CONING DRIVE, RICHMOND, IN 47374.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "*Property*").

2. Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time shall not exceed \$67,200.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

3. Secured Debt and Future Advances. The term "*Secured Debt*" is defined as follows:

(A) Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions.

The promissory note signed by JERRI K THOMAS and CHASE A THOMAS (the "*Borrower*") and dated the same date as this Security Instrument (the "*Note*"). The Note states that Borrower owes Lender Sixty seven thousand two hundred and 00/100 Dollars (U.S. \$67,200.00) 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, 2041.

(B) All future advances from Lender to Mortgagor or other future obligations of Mortgagor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Mortgagor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Mortgagor, or any one or more Mortgagor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.

(C) All obligations Mortgagor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagor and Lender.

(D) All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

This Security Instrument will not secure any other debt if Lender fails to give any required notice of the right of rescission.

This Security Instrument will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or to conform to any limitations of Regulation Z and X that are required for loans secured by the Property.

4. Payments. Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

5. Warranty of Title. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell, mortgage and warrant the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

6. Prior Security Interests. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees:

(A) To make all payments when due and to perform or comply with all covenants.

(B) To promptly deliver to Lender any notices that Mortgagor receives from the holder.

(C) Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.

7. Claims Against Title. Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

8. Due on Sale or Encumbrance. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

9. Warranties and Representations. Mortgagor has the right and authority to enter into this Security Instrument. The execution and delivery of this Security Instrument will not violate any agreement governing Mortgagor or to which Mortgagor is a party.

10. Property Condition, Alterations and Inspection. Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor will keep the Property free of noxious weeds and grasses. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions against Mortgagor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

11. Authority to Perform. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

12. Assignment of Leases and Rents. Mortgagor irrevocably grants, bargains, conveys, mortgages and warrants to Lender as additional security all the right, title and interest in and to any and all existing or future leases, subleases, and any other written or verbal agreements for the use and occupancy of any portion of the Property, including any extensions, renewals, modifications or substitutions of such agreements (all referred to as "*Leases*") and rents, issues and profits (all referred to as "*Rents*"). In the event any item listed as Leases or Rents is determined to be personal property, this Assignment will also be regarded as a security agreement. Mortgagor will promptly provide Lender with true and correct copies of all existing and future Leases. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default under the terms of this Security Instrument.

Mortgagor acknowledges that this assignment is immediately effective between the parties to this Security Instrument and effective as to third parties on the recording of this Security Instrument. Mortgagor agrees that Lender is entitled to notify Mortgagor or Mortgagor's tenants to make payments of Rents due or to become due directly to Lender after such recording, however Lender agrees not to notify Mortgagor's tenants until Mortgagor defaults and Lender notifies Mortgagor of the default and demands that Mortgagor and Mortgagor's tenants pay all Rents due or to become due directly to Lender. Immediately after Lender gives notice of default, Mortgagor agrees that either Lender or Mortgagor may notify the tenants and demand that all future Rents be paid directly to Lender. On receiving notice of default, Mortgagor will endorse and deliver to Lender any payment of Rents in Mortgagor's possession and will receive any Rents in trust for Lender and will not commingle the Rents with any other funds. Any amounts collected will be applied as provided in this Security Instrument. Mortgagor warrants that no default exists under the Leases or any

applicable landlord/tenant law. Mortgagor also agrees to maintain and require any tenant to comply with the terms of the Leases and applicable law.

13. Leaseholds; Condominiums; Planned Unit Developments. Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Mortgagor will perform all of Mortgagor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

14. Default. Mortgagor will be in default if any party obligated on the Secured Debt fails to make payment when due. Mortgagor will be in default if a breach occurs under the terms of this Security Instrument or any other document executed for the purpose of creating, securing or guarantying the Secured Debt. A good faith belief by Lender that Lender at any time is insecure with respect to any person or entity obligated on the Secured Debt or that the prospect of any payment or the value of the Property is impaired shall also constitute an event of default.

15. Remedies on Default. In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure or other notices and may establish time schedules for foreclosure actions. Subject to these limitations, if any, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default.

At the option of Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. In addition, Lender shall be entitled to all the remedies provided by law, the terms of the Secured Debt, this Security Instrument and any related documents. All remedies are distinct, cumulative and not exclusive, and the Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it continues or happens again.

16. Expenses; Advances on Covenants; Attorneys' Fees; Collection Costs. Except when prohibited by law, Mortgagor agrees to pay all of Lender's expenses if Mortgagor breaches any covenant in this Security Instrument. Mortgagor will also pay on demand any amount incurred by Lender for insuring, inspecting, preserving or otherwise protecting the Property and Lender's security interest. These expenses will bear interest from the date of the payment until paid in full at the highest interest rate in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. This amount does not include attorneys' fees for a salaried employee of the Lender. This Security Instrument shall remain in effect until released. Mortgagor agrees to pay for any recordation costs of such release.

17. Environmental Laws and Hazardous Substances. As used in this section, (1) "*Environmental Law*" means, without limitation, the *Comprehensive Environmental Response, Compensation and Liability Act* (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) "*Hazardous Substance*" means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

- (A) Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- (B) Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.

- (C) Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.
- (D) Mortgagor shall immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

18. Condemnation. Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

19. Insurance. Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debt. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause". Mortgagor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

20. Escrow for Taxes and Insurance. Mortgagor will pay to Lender amounts for (a) yearly taxes and assessments on the Property which under the law may be superior to this Security Instrument, (b) yearly leasehold payments or ground rents (if any), (c) yearly premiums for hazard or property insurance, (d) yearly premiums for flood insurance (if any), and (e) yearly premiums for mortgage insurance (if any). Mortgagor will pay those amounts to Lender unless Lender tells Mortgagor, in writing, that Mortgagor does not have to do so, or unless the law requires otherwise. Mortgagor will make those payments at the times required by Lender.

Lender will estimate from time to time Mortgagor's yearly taxes, assessments, leasehold payments or ground rents and insurance premiums, which will be called the "*Escrow Items*". Lender will use existing assessments and bills and reasonable estimates of future assessments and bills. The amounts that Mortgagor pays to Lender for Escrow Items under this section will be called the "*Funds*". Lender will collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Mortgagor's escrow account under the federal *Real Estate Settlement Procedures Act of 1974* (as amended), unless another law that applies to the Funds sets a lesser amount. If so, Lender will collect and hold Funds in the lesser amount.

Lender will keep the Funds in a savings or banking institution which has its deposits or accounts insured or guaranteed by a federal or state agency. If Lender is such an institution, Lender may hold the Funds. Lender will use the Funds to pay the Escrow Items. Lender will give Mortgagor, without charge, an annual accounting of the Funds. That accounting must show all additions to and deductions from the Funds and the reason for each deduction.

Lender may not charge Mortgagor for holding or keeping the Funds, for using the Funds to pay Escrow Items, for analyzing Mortgagor's payments of Funds, or for receiving, verifying and totaling assessments and bills. However, Lender may charge Mortgagor for these services if Lender pays Mortgagor interest on the Funds and if the law permits Lender to make such a charge. Lender may require Mortgagor to pay a one-time charge for an independent real estate tax reporting service used by Lender in accordance with the Secured Debts, unless applicable law provides otherwise. Lender will not be required to pay Mortgagor any interest or earnings on the Funds unless either (i) Lender and Mortgagor agree in writing, at the time Mortgagor signed this Security Instrument, that Lender will pay interest on the Funds; or (ii) the law requires Lender to pay interest on the Funds.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender will account to borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may notify borrower in writing, and, in such case, borrower will pay to Lender the amount necessary to make up the shortage or deficiency. Borrower shall make up the shortage or deficiency as Lender directs, subject to the requirements of applicable law.

If, by reason of any default under this Security Instrument, Lender declares all Secured Debts due and payable, Lender may then apply any Funds against the Secured Debts.

When Mortgagor has paid all of the sums secured, Lender will promptly refund to Mortgagor any Funds that are then being held by Lender.

21. Financial Reports and Additional Documents. Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property. In addition, Lender may file a financing statement signed by the Lender instead of Mortgagor with the appropriate public officials.

22. Joint and Individual Liability; Co-Signers; Successors and Assigns Bound. All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.

23. Applicable Law; Severability; Interpretation. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.

24. Notice. Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address in this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.

25. Waivers. Except to the extent prohibited by law, Mortgagor waives and releases any and all rights and remedies Mortgagor may now have or acquire in the future relating to redemption, reinstatement, and the marshalling of liens and assets. Mortgagor waives all rights of valuation and appraisal.

26. Other Terms. If checked, the following are applicable to this Security Instrument:

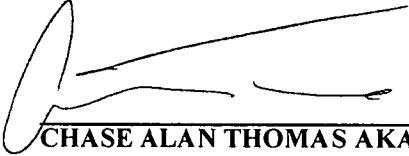
COPY

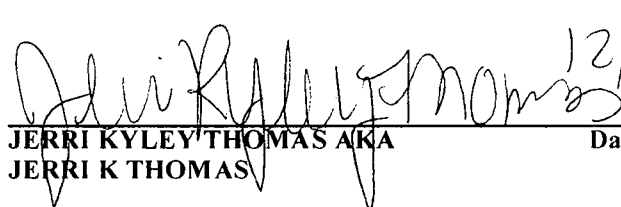
- ☐ **Construction Loan.** This Security Instrument secures an obligation incurred for the construction of an improvement on the Property.
- ☐ **Fixture Filing.** Mortgagor grants to Lender a security interest in all goods that Mortgagor owns now or in the future and that are or will become fixtures related to the Property. This Security Instrument suffices as a financing statement and any carbon, photographic or other reproduction may be filed of record for purposes of Article 9 of the *Uniform Commercial Code*.
- ☐ **Riders.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument. [Check all applicable boxes]
- ☐ Condominium Rider ☐ Planned Unit Development Rider ☐ Other: _____
- ☐ **Additional Terms.** _____

Signatures

By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated in this Security Instrument.

Mortgagor


CHASE ALAN THOMAS AKA
CHASE A THOMAS
12/2/21 Date


JERRI KILEY THOMAS AKA
JERRI K THOMAS
12/02/2021 Date

Acknowledgment

State of Indiana

County of Wayne

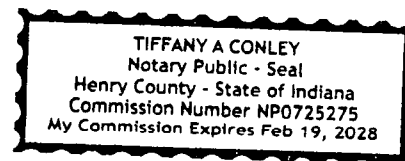
This instrument was acknowledged before me on 12/02/2021 by CHASE ALAN THOMAS AKA CHASE A THOMAS.


Notary Public

Tiffany A Conley
(Print Name)

My commission expires: Feb 19, 2028

Notary County: Henry



COPY

Acknowledgment

State of Indiana

County of Wayne

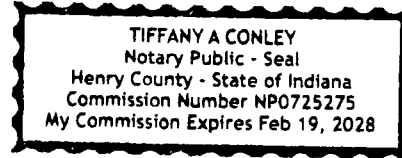
This instrument was acknowledged before me on 12/02/2021 by JERRI KYLEY THOMAS AKA JERRI K THOMAS.

[Signature]
Notary Public

Tiffany A Conley
(Print Name)

My commission expires: Feb 19, 2028

Notary County: Henry



This instrument was prepared by: Laci Isaacs
425 Walnut Street
Cincinnati, OH 45202

Mail Tax Statements To: U. S. Bank Consumer Loan and Lease Operations
1850 Osborn Ave
Oshkosh, WI 54902

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.

Laci Isaacs
Laci Isaacs

Loan Origination Organization: U.S. Bank National Association
NMLS ID: 402761

Loan Originator: Laci N Isaacs
NMLS ID: 000001883538

2022000148 MORTGAGE \$55.00
1/5/2022 1:54:34 PM 9 PGS
Deborah A. Resh
WAYNE County Recorder, IN
Recorded as Presented



Return To: Radian Lender Services LLC
550 East Swedesford Road, Suite 350
Wayne, PA 19087

Mortgage

This instrument secures a high cost home loan as defined in IC 24-9-2-8.
The date of this Mortgage ("Security Instrument") is December 2, 2021.

Mortgagor

CHASE ALAN THOMAS AKA CHASE A THOMAS
AND JERRI KYLEY THOMAS AKA JERRI K
THOMAS, MARRIED TO EACH OTHER
205 CONING DR
RICHMOND, IN 47374

Lender

U.S. Bank National Association
Organized and existing under the laws of the United States
425 Walnut Street
Cincinnati, OH 45202

1. Conveyance. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys, mortgages and warrants to Lender the following described property:

THE FOLLOWING DESCRIBED REAL ESTATE IN WAYNE COUNTY, IN THE STATE OF INDIANA, TO-WIT:
LOT #206 IN WOODLAWN VILLAGE, A SUB-DIVISION OF A PART OF THE SOUTHWEST QUARTER OF
FRACTIONAL SECTION 22 AND A PART OF THE NORTHWEST QUARTER OF SECTION 27, TOWNSHIP 16
NORTH, RANGE 14 EAST AS SHOWN BY THE RECORDED PLAT THEREOF, RECORDED IN PLAT BOOK
#9, PAGE 227 OF THE RECORDS IN THE OFFICE OF THE RECORDER OF WAYNE COUNTY, INDIANA.



The property is located in WAYNE County at 205 CONING DRIVE, RICHMOND, IN 47374.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "*Property*").

2. Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time shall not exceed \$67,200.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

3. Secured Debt and Future Advances. The term "*Secured Debt*" is defined as follows:

- (A) Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions.

The promissory note signed by JERRI K THOMAS and CHASE A THOMAS (the "*Borrower*") and dated the same date as this Security Instrument (the "*Note*"). The Note states that Borrower owes Lender Sixty seven thousand two hundred and 00/100 Dollars (U.S. \$67,200.00) 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, 2041.

- (B) All future advances from Lender to Mortgagor or other future obligations of Mortgagor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Mortgagor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Mortgagor, or any one or more Mortgagor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.
- (C) All obligations Mortgagor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagor and Lender.
- (D) All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

This Security Instrument will not secure any other debt if Lender fails to give any required notice of the right of rescission.

This Security Instrument will not secure any other debt if Lender fails, with respect to that other debt, to fulfill any necessary requirements or to conform to any limitations of Regulation Z and X that are required for loans secured by the Property.

4. Payments. Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

5. Warranty of Title. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell, mortgage and warrant the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

6. Prior Security Interests. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees:

- (A) To make all payments when due and to perform or comply with all covenants.
- (B) To promptly deliver to Lender any notices that Mortgagor receives from the holder.

(C) Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.

7. Claims Against Title. Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

8. Due on Sale or Encumbrance. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

9. Warranties and Representations. Mortgagor has the right and authority to enter into this Security Instrument. The execution and delivery of this Security Instrument will not violate any agreement governing Mortgagor or to which Mortgagor is a party.

10. Property Condition, Alterations and Inspection. Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor will keep the Property free of noxious weeds and grasses. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions against Mortgagor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

11. Authority to Perform. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

12. Assignment of Leases and Rents. Mortgagor irrevocably grants, bargains, conveys, mortgages and warrants to Lender as additional security all the right, title and interest in and to any and all existing or future leases, subleases, and any other written or verbal agreements for the use and occupancy of any portion of the Property, including any extensions, renewals, modifications or substitutions of such agreements (all referred to as "*Leases*") and rents, issues and profits (all referred to as "*Rents*"). In the event any item listed as Leases or Rents is determined to be personal property, this Assignment will also be regarded as a security agreement. Mortgagor will promptly provide Lender with true and correct copies of all existing and future Leases. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default under the terms of this Security Instrument.

Mortgagor acknowledges that this assignment is immediately effective between the parties to this Security Instrument and effective as to third parties on the recording of this Security Instrument. Mortgagor agrees that Lender is entitled to notify Mortgagor or Mortgagor's tenants to make payments of Rents due or to become due directly to Lender after such recording, however Lender agrees not to notify Mortgagor's tenants until Mortgagor defaults and Lender notifies Mortgagor of the default and demands that Mortgagor and Mortgagor's tenants pay all Rents due or to become due directly to Lender. Immediately after Lender gives notice of default, Mortgagor agrees that either Lender or Mortgagor may notify the tenants and demand that all future Rents be paid directly to Lender. On receiving notice of default, Mortgagor will endorse and deliver to Lender any payment of Rents in Mortgagor's possession and will receive any Rents in trust for Lender and will not commingle the Rents with any other funds. Any amounts collected will be applied as provided in this Security Instrument. Mortgagor warrants that no default exists under the Leases or any

applicable landlord/tenant law. Mortgagor also agrees to maintain and require any tenant to comply with the terms of the Leases and applicable law.

13. Leaseholds; Condominiums; Planned Unit Developments. Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Mortgagor will perform all of Mortgagor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

14. Default. Mortgagor will be in default if any party obligated on the Secured Debt fails to make payment when due. Mortgagor will be in default if a breach occurs under the terms of this Security Instrument or any other document executed for the purpose of creating, securing or guarantying the Secured Debt. A good faith belief by Lender that Lender at any time is insecure with respect to any person or entity obligated on the Secured Debt or that the prospect of any payment or the value of the Property is impaired shall also constitute an event of default.

15. Remedies on Default. In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure or other notices and may establish time schedules for foreclosure actions. Subject to these limitations, if any, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default.

At the option of Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. In addition, Lender shall be entitled to all the remedies provided by law, the terms of the Secured Debt, this Security Instrument and any related documents. All remedies are distinct, cumulative and not exclusive, and the Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it continues or happens again.

16. Expenses; Advances on Covenants; Attorneys' Fees; Collection Costs. Except when prohibited by law, Mortgagor agrees to pay all of Lender's expenses if Mortgagor breaches any covenant in this Security Instrument. Mortgagor will also pay on demand any amount incurred by Lender for insuring, inspecting, preserving or otherwise protecting the Property and Lender's security interest. These expenses will bear interest from the date of the payment until paid in full at the highest interest rate in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. This amount does not include attorneys' fees for a salaried employee of the Lender. This Security Instrument shall remain in effect until released. Mortgagor agrees to pay for any recordation costs of such release.

17. Environmental Laws and Hazardous Substances. As used in this section, (1) "*Environmental Law*" means, without limitation, the *Comprehensive Environmental Response, Compensation and Liability Act* (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) "*Hazardous Substance*" means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

- (A) Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- (B) Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.

- (C) Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.
- (D) Mortgagor shall immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

18. Condemnation. Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

19. Insurance. Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debt. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause". Mortgagor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

20. Escrow for Taxes and Insurance. Mortgagor will pay to Lender amounts for (a) yearly taxes and assessments on the Property which under the law may be superior to this Security Instrument, (b) yearly leasehold payments or ground rents (if any), (c) yearly premiums for hazard or property insurance, (d) yearly premiums for flood insurance (if any), and (e) yearly premiums for mortgage insurance (if any). Mortgagor will pay those amounts to Lender unless Lender tells Mortgagor, in writing, that Mortgagor does not have to do so, or unless the law requires otherwise. Mortgagor will make those payments at the times required by Lender.

Lender will estimate from time to time Mortgagor's yearly taxes, assessments, leasehold payments or ground rents and insurance premiums, which will be called the "*Escrow Items*". Lender will use existing assessments and bills and reasonable estimates of future assessments and bills. The amounts that Mortgagor pays to Lender for Escrow Items under this section will be called the "*Funds*". Lender will collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Mortgagor's escrow account under the federal *Real Estate Settlement Procedures Act of 1974* (as amended), unless another law that applies to the Funds sets a lesser amount. If so, Lender will collect and hold Funds in the lesser amount.

Lender will keep the Funds in a savings or banking institution which has its deposits or accounts insured or guaranteed by a federal or state agency. If Lender is such an institution, Lender may hold the Funds. Lender will use the Funds to pay the Escrow Items. Lender will give Mortgagor, without charge, an annual accounting of the Funds. That accounting must show all additions to and deductions from the Funds and the reason for each deduction.

Lender may not charge Mortgagor for holding or keeping the Funds, for using the Funds to pay Escrow Items, for analyzing Mortgagor's payments of Funds, or for receiving, verifying and totaling assessments and bills. However, Lender may charge Mortgagor for these services if Lender pays Mortgagor interest on the Funds and if the law permits Lender to make such a charge. Lender may require Mortgagor to pay a one-time charge for an independent real estate tax reporting service used by Lender in accordance with the Secured Debts, unless applicable law provides otherwise. Lender will not be required to pay Mortgagor any interest or earnings on the Funds unless either (i) Lender and Mortgagor agree in writing, at the time Mortgagor signed this Security Instrument, that Lender will pay interest on the Funds; or (ii) the law requires Lender to pay interest on the Funds.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender will account to borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may notify borrower in writing, and, in such case, borrower will pay to Lender the amount necessary to make up the shortage or deficiency. Borrower shall make up the shortage or deficiency as Lender directs, subject to the requirements of applicable law.

If, by reason of any default under this Security Instrument, Lender declares all Secured Debts due and payable, Lender may then apply any Funds against the Secured Debts.

When Mortgagor has paid all of the sums secured, Lender will promptly refund to Mortgagor any Funds that are then being held by Lender.

21. Financial Reports and Additional Documents . Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property. In addition, Lender may file a financing statement signed by the Lender instead of Mortgagor with the appropriate public officials.

22. Joint and Individual Liability; Co-Signers; Successors and Assigns Bound. All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.

23. Applicable Law; Severability; Interpretation. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.

24. Notice. Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address in this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.

25. Waivers. Except to the extent prohibited by law, Mortgagor waives and releases any and all rights and remedies Mortgagor may now have or acquire in the future relating to redemption, reinstatement, and the marshalling of liens and assets. Mortgagor waives all rights of valuation and appraisalment.


26. Other Terms. If checked, the following are applicable to this Security Instrument:

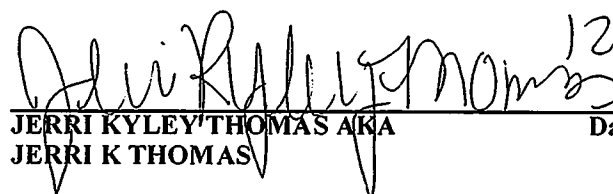
- ☐ **Construction Loan.** This Security Instrument secures an obligation incurred for the construction of an improvement on the Property.
- ☐ **Fixture Filing.** Mortgagor grants to Lender a security interest in all goods that Mortgagor owns now or in the future and that are or will become fixtures related to the Property. This Security Instrument suffices as a financing statement and any carbon, photographic or other reproduction may be filed of record for purposes of Article 9 of the *Uniform Commercial Code*.
- ☐ **Riders.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument. [Check all applicable boxes]
- ☐ Condominium Rider ☐ Planned Unit Development Rider ☐ Other: _____
- ☐ **Additional Terms.** _____

Signatures

By signing below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated in this Security Instrument.

Mortgagor


 CHASE ALAN THOMAS AKA
 CHASE A THOMAS
 Date 12/2/21

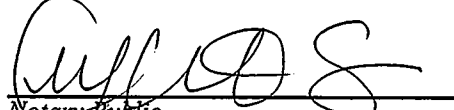

 JERRI KYLEY THOMAS AKA
 JERRI K THOMAS
 Date 12/02/2021

Acknowledgment

State of Indiana

County of Wayne

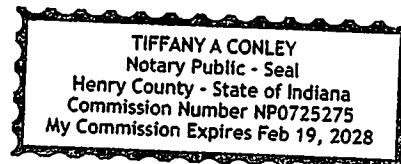
This instrument was acknowledged before me on 12/02/2021 by CHASE ALAN THOMAS AKA CHASE A THOMAS.


 Notary Public

Tiffany A Conley
 (Print Name)

My commission expires: Feb 19, 2028

Notary County: Henry



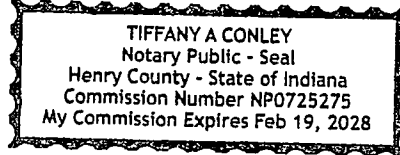
Acknowledgment

State of Indiana

County of Wayne

This instrument was acknowledged before me on 12/02/2021 by JERRI KYLEY THOMAS AKA JERRI K THOMAS .

[Signature]
Notary Public



Tiffany A Conley
(Print Name)

My commission expires: Feb 19, 2028

Notary County: Henry

This instrument was prepared by: Laci Isaacs
425 Walnut Street
Cincinnati, OH 45202

Mail Tax Statements To: U. S. Bank Consumer Loan and Lease Operations
1850 Osborn Ave
Oshkosh, WI 54902

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.

Laci Isaacs
Laci Isaacs

Loan Origination Organization: U.S. Bank National
Association
NMLS ID: 402761

Loan Originator: Laci N Isaacs
NMLS ID: 000001883538

*[This page immediately follows the appropriate acknowledgments and recording information.
This page was intentionally left blank to conform to the local "last-page" recording requirements.]*

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Search Results for:

NAME: THOMAS, CHASE (Super Search)**REGION: Wayne County, IN****DOCUMENTS VALIDATED THROUGH: 11/12/2024 3:49 PM**

Showing 7 results

Filter:

Document Details	County	Date	Type	Name	Legal
2018003983	Wayne	05/25/2018	DEED : DEED-WARRANTY	THOMAS, CHASE ALAN Search Search ROBERTSON, ANGELA M Search STANLEY, ANGELA M Search THOMAS, JERRI KYLEY	Search Lot 206 WOODLAWN VILLAGE ADDN
2018003984	Wayne	05/25/2018	MORT : MORTGAGE	THOMAS, CHASE ALAN Search Search THOMAS, JERRI KYLEY Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC Search RUOFF MORTGAGE COMPANY INC	Search Lot 206 WOODLAWN VILLAGE ADDN
2018003985	Wayne	05/25/2018	MORT : MORTGAGE	THOMAS, CHASE ALAN Search Search THOMAS, JERRI KYLEY Search INDIANA HOUSING & COMMUNITY DEVELOPMENT AUTHORITY	Search Lot 206 WOODLAWN VILLAGE ADDN
2020007445	Wayne	09/14/2020	REL : MORTGAGE RELEASE	THOMAS, CHASE ALAN Search Search INDIANA HOUSING & COMMUNITY DEVELOPMENT AUTHORITY Search INDIANA HOUSING FINANCE AUTHORITY Search THOMAS, JERRI KYLEY	
2021012146	Wayne	12/14/2021	REL : MORTGAGE RELEASE	THOMAS, CHASE ALAN Search Search MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC Search RUOFF MORTGAGE COMPANY INC Search THOMAS, JERRI KYLEY	

Document Details	County	Date	Type	Name	Legal
2021012649	Wayne	12/23/2021	MORT : MORTGAGE	THOMAS, CHASE A Search Search THOMAS, CHASE ALAN Search THOMAS, JERRI K Search THOMAS, JERRI KYLEY see details for more	Search Lot 206 WOODLAWN VILLAGE ADDN
2022000148	Wayne	01/05/2022	MORT : MORTGAGE	THOMAS, CHASE A Search Search THOMAS, CHASE ALAN Search THOMAS, JERRI K Search THOMAS, JERRI KYLEY see details for more	Search Lot 206 WOODLAWN VILLAGE ADDN

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Search Results for:

NAME: THOMAS, JERRI (Super Search)**REGION: Wayne County, IN****DOCUMENTS VALIDATED THROUGH: 11/12/2024 3:49 PM**

Showing 7 results

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Document Details	County	Date	Type	Name	Legal
2018003983	Wayne	05/25/2018	DEED : DEED-WARRANTY	THOMAS, JERRI KYLEY Search Search ROBERTSON, ANGELA M Search STANLEY, ANGELA M Search THOMAS, CHASE ALAN	Search Lot 206 WOODLAWN VILLAGE ADDN
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Search Results for:

NAME: THOMAS, CHASE (Super Search)



PARTY ROLE: Case Party
REGION: Wayne County, IN

Showing 6 results

Filter:

Case Details	Name	Birth Date	Role	Type	Status	File Date	Disposition Date
89D03-2107-F6-000431	Corness, Thomas Chase	03/10/1997	Defendant	Criminal	Closed	07/22/2021	07/20/2022
89D03-2107-CM-000519	Corness, Thomas Chase	03/10/1997	Defendant	Criminal	Closed	07/20/2021	07/22/2021
89D03-1008-CM-000950	Thomas, Chase A	05/21/1988	Defendant	Criminal	Closed	08/10/2010	08/12/2010
89D03-0802-IF-001010	Thomas, Chase A	05/21/1984	Defendant	Citation	Closed	02/25/2008	03/14/2008
89D03-0612-CM-001834	Thomas, Chase A	05/21/1988	Defendant	Criminal	Closed	12/26/2006	06/27/2007
89D02-1812-ES-000053	Thomas, Chase Alexander		Decedent	Civil	Closed	12/06/2018	04/16/2019

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Search Results for:

NAME: THOMAS, JERRI (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
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No items to display.

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