



**LIEN SEARCH**  
Product Cover Sheet

**ORDER INFORMATION**

FILE/ORDER NUMBER:	LL-TC-00611	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	THERESIS L SEALS		
PROPERTY ADDRESS:	1705 E CENTENNIAL AVE		
CITY, STATE AND COUNTY:	MUNCIE, INDIANA (IN) AND DELAWARE		

**SEARCH INFORMATION**

SEARCH DATE:	08/07/2024	EFFECTIVE DATE:	08/06/2024
NAME(S) SEARCHED:	THERESIS L SEALS		
ADDRESS/PARCEL SEARCHED:	1705 E CENTENNIAL AVE, MUNCIE, IN 47303/ 1111101003000		

**ASSESSMENT INFORMATION**

COMMENTS:	
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**CURRENT OWNER VESTING**

THERESIS SEALS
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COMMENTS:	
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**VESTING DEED**

DEED TYPE:	WARRANTY DEED	GRANTOR:	GREATER MUNCIE INDIANA HABITAT FOR HUMANITY, INC., AN INDIANA NONPROFIT CORPORATION
DATED DATE:	11/09/2011	GRANTEE:	THERESIS SEALS
BOOK/PAGE:	N/A	RECORDED DATE:	11/23/2011
INSTRUMENT NO:	2011R13337		
COMMENTS:			

**CURRENT TAXES**

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2024(Spring)	TAX YEAR:	2024(FALL)
TAX AMOUNT:	\$336	TAX AMOUNT:	\$336
TAX STATUS:	PAID	TAX STATUS:	DUE
DUE DATE:	05/10/2024	DUE DATE:	11/12/2024
DELINQUENT DATE:		DELINQUENT DATE:	

**VOLUNTARY LIENS**

**SECURITY INSTRUMENT**

DOC NAME	PURCHASE MONEY REAL ESTATE MORTGAGE	AMOUNT:	\$53,825.00
DATED DATE:	11/09/2011	RECORDED DATE	11/23/2011
INSTRUMENT NO:	2011R13338	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES
BORROWER:	THERESIS SEALS		
LENDER:	GREATER MUNCIE, INDIANA HABITAT FOR HUMANITY, INC., AN INDIANA NONPROFIT CORPORATION		
TRUSTEE:	N/A		
COMMENTS:			

**RELATED DOCUMENT**

DOC NAME:	ASSIGNMENT OF MORTGAGE	BOOK/PAGE:	N/A
DATED DATE:	08/19/2014	INSTRUMENT NO.	2014R14125

REC DATE:	12/11/2014	COUNTY:	DELAWARE COUNTY
ASSIGNOR:	GREATER MUNCIE, INDIANA HABITAT FOR HUMANITY, INC., AN INDIANA NONPROFIT CORPORATION		
ASSIGNEE:	MUTUAL BANK, A FEDERALLY CHARTERED SAVINGS BANK		
COMMENTS:			
FOR PREAMBLE			
CITY/TOWNSHIP/PARISH:	CITY OF MUNCIE		
ADDITIONAL NOTES			
REAL ESTATE RETENTION AGREEMENT RECORDED ON 11/23/2011 IN INSTRUMENT NO. 2011R13339.			
LEGAL DESCRIPTION			
THE FOLLOWING-DESCRIBED REAL ESTATE IN DELAWARE COUNTY, IN THE STATE OF INDIANA, TO-WIT:  LOT NUMBER FOUR (4) IN BLOCK NUMBER FOUR (4) IN THE WHITELY LAND COMPANY'S FIRST ADDITION TO THE CITY OF MUNCIE, INDIANA.			

Delaware County, IN

Summary

Parcel ID	1111101003000
Alternate ID	18-11-11-101-003.000-003
Property Address	1705 E CENTENNIAL AVE
	MUNCIE, IN 47303
Brief Tax Description	WL CO 1 ADD BLK 4 LOTS 4 5 6 & 7
	(Note: Not to be used on legal documents)
Class	510: 1 Family Dwell - Platted Lot

Owner

SEALS THERESIS
1705 E CENTENNIAL AVE
MUNCIE, IN 47303

Taxing District

County:	Delaware
Township:	CENTER TOWNSHIP
State District:	003 MUNCIE
Local District:	003
School Corp:	MUNCIE COMMUNITY
Neighborhood:	131780-003 WHITELY LAND CO #2

Site Description

Topography:	Flat
Public Utilities:	Electricity , Gas , Sewer , Water
Street or Road:	Paved
Area Quality:	Static
Parcel Acreage:	

Land

Land Type	Soil ID	Act Front.	Eff. Depth	Size	Rate	Adj. Rate	Ext. Value	Infl. %	Value
(F) FRONT LOT		160	160	160x160	\$95.00	\$103.00	\$16,480.00	(30%)	\$13,840.00

Residential Dwellings

Description	Single-Family
Story Height	1
Style	
Finished Area	1080
# Fireplaces	0
Heat Type	Central Warm Air
Air Cond	1080
Bedrooms	0
Living Rooms:	0
Dining Rooms:	0
Family Rooms:	0
Finished Rooms:	0
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	1080	1080
C		1080	0

Features	Area
Porch, Open Frame	112
Wood Deck	25

Improvements

Descr	PC	Grade	Year Built	Eff Year	Cond	LCM	Size	Nbhd Factor	Mrkt Factor
Single-Family	100	D+1	2006	2006	A	1.01	1080	0.54	1.611
Utility Shed	100	D	2006	2006	A	1.01	-1	0.54	1.611

Transfer History

Date	New Owner	Doc ID	Book/Page	Sale Price
11/23/2011	SEALS THERESIS	015947	2011R/13337	\$58,000.00
3/1/2009	GREATER MUNCIE INDIANA HABITAT			\$0.00

Sales Disclosures

Sale Date	Sale Price	Parcel Count	Valid
11/9/2011	\$58,000	1	N

Valuation

Assessment Year	2024	2023	2022	2021	2020
Reason	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment	Annual Adjustment
As Of Date	4/22/2024	4/17/2023	4/13/2022	4/12/2021	3/25/2020
Land	\$13,800	\$11,500	\$11,500	\$13,000	\$12,500
Land Res (1)	\$13,800	\$11,500	\$11,500	\$13,000	\$12,500
Land Non Res (2)	\$0	\$0	\$0	\$0	\$0
Land Non Res (3)	\$0	\$0	\$0	\$0	\$0
Improvement	\$50,500	\$44,500	\$35,500	\$38,300	\$32,400
Imp Res (1)	\$50,500	\$44,300	\$35,300	\$38,100	\$32,200

Assessment Year	2024	2023	2022	2021	2020
Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
Imp Non Res (3)	\$0	\$200	\$200	\$200	\$200
Total	\$64,300	\$56,000	\$47,000	\$51,300	\$44,900
Total Res (1)	\$64,300	\$55,800	\$46,800	\$51,100	\$44,700
Total Non Res (2)	\$0	\$0	\$0	\$0	\$0
Total Non Res (3)	\$0	\$200	\$200	\$200	\$200

Deductions

Year	Deduction Type	Amount
2023 PAYABLE 2024	Mortgage	0
2023 PAYABLE 2024	Standard Deduction \ Homestead	33,480
2023 PAYABLE 2024	Supplemental	8,928
2022 PAYABLE 2023	Mortgage	3,000
2022 PAYABLE 2023	Standard Deduction \ Homestead	28,080
2022 PAYABLE 2023	Supplemental	6,552
2021 PAYABLE 2022	Mortgage	3,000
2021 PAYABLE 2022	Standard Deduction \ Homestead	30,660
2021 PAYABLE 2022	Supplemental	7,154
2020 PAYABLE 2021	Mortgage	3,000
2020 PAYABLE 2021	Standard Deduction \ Homestead	26,820
2020 PAYABLE 2021	Supplemental	6,258
2019 PAYABLE 2020	Mortgage	3,000
2019 PAYABLE 2020	Standard Deduction \ Homestead	30,240
2019 PAYABLE 2020	Supplemental	7,056
2018 PAYABLE 2019	Mortgage	3,000
2018 PAYABLE 2019	Standard Deduction \ Homestead	31,080
2018 PAYABLE 2019	Supplemental	7,252

Tax History

Detail:					
Tax Year	Type	Category	Description	Amount	Balance Due
2023 PAYABLE 2024	Spring Tax	Tax	23/24 Spring Tax	\$282.00	\$0.00
2023 PAYABLE 2024	Special Assessment - Base Amount	SA	Spring SA Base: SW24022069	\$54.00	\$0.00
2023 PAYABLE 2024	Special Assessment - Base Amount	SA	Fall SA Base: SW24022069	\$54.00	\$54.00
2023 PAYABLE 2024	Fall Tax	Tax	23/24 Fall Tax	\$282.00	\$282.00
2022 PAYABLE 2023	Spring Tax	Tax	22/23 Spring Tax	\$222.37	\$0.00
2022 PAYABLE 2023	Special Assessment - Base Amount	SA	Fall SA Base: SW23029178	\$54.00	\$0.00
2022 PAYABLE 2023	Special Assessment - Base Amount	SA	Spring SA Base: SW23029178	\$54.00	\$0.00
2022 PAYABLE 2023	Fall Tax	Tax	22/23 Fall Tax	\$222.37	\$0.00
2021 PAYABLE 2022	Spring Tax	Tax	21/22 Spring Tax	\$258.50	\$0.00
2021 PAYABLE 2022	Special Assessment - Base Amount	SA	Spring SA Base: SW22028851	\$54.00	\$0.00
2021 PAYABLE 2022	Special Assessment - Base Amount	SA	Fall SA Base: SW22028851	\$54.00	\$0.00
2021 PAYABLE 2022	Fall Tax	Tax	21/22 Fall Tax	\$258.50	\$0.00
2020 PAYABLE 2021	Spring Tax	Tax	20/21 Spring Tax	\$216.08	\$0.00
2020 PAYABLE 2021	Special Assessment - Base Amount	SA	Fall SA Base: SW21028808	\$54.00	\$0.00
2020 PAYABLE 2021	Special Assessment - Base Amount	SA	Spring SA Base: SW21028808	\$54.00	\$0.00
2020 PAYABLE 2021	Fall Tax	Tax	20/21 Fall Tax	\$216.08	\$0.00
2019 PAYABLE 2020	Spring Tax	Tax	19/20 Spring Tax	\$244.30	\$0.00
2019 PAYABLE 2020	Special Assessment - Base Amount	SA	Fall SA Base: SW20028759	\$54.00	\$0.00
2019 PAYABLE 2020	Special Assessment - Base Amount	SA	Spring SA Base: SW20028759	\$54.00	\$0.00
2019 PAYABLE 2020	Fall Tax	Tax	19/20 Fall Tax	\$244.30	\$0.00
2018 PAYABLE 2019	Spring Tax	Tax	18/19 Spring Tax	\$236.60	\$0.00
2018 PAYABLE 2019	Special Assessment - Base Amount	SA	Fall SA Base: SW19014268	\$54.00	\$0.00
2018 PAYABLE 2019	Special Assessment - Base Amount	SA	Spring SA Base: SW19014268	\$54.00	\$0.00
2018 PAYABLE 2019	Fall Tax	Tax	18/19 Fall Tax	\$236.60	\$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	\$672.00	\$336.00
2022 PAYABLE 2023	\$552.74	\$0.00
2021 PAYABLE 2022	\$625.00	\$0.00
2020 PAYABLE 2021	\$540.16	\$0.00
2019 PAYABLE 2020	\$596.60	\$0.00
2018 PAYABLE 2019	\$581.20	\$0.00

Historic Districts

Historical District

none

[Click here for more information](#)

Sketch



Property Record Card

18-11-11-101-003.000-003 (PDF)

No data available for the following modules: Commercial Buildings, Payments.

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Last Data Upload: 8/7/2024, 11:20:08 PM

Contact Us



DELAWARE COUNTY REAL ESTATE TAX INQUIRY  
FOR YEAR OF "2023 PAYABLE 2024"  
(NOT FOR OFFICIAL USE)

Spring Tax Due Date: May 10 2024  
Fall Tax Due Date: November 12 2024

General Information

Tax Year: 2023 PAYABLE 2024  
Parcel No: 18-11-11-101-003.000-003  
Tax Unit: 003 MUNCIE  
Owner Name: SEALS THERESIS  
Property Address: 1705 E CENTENNIAL AVE MUNCIE 47303  
Mailing Address: 1705 E CENTENNIAL AVE MUNCIE IN 47303

Legal Description

Legal Description: W L CO 1 ADD BLK 4 LOTS 4 5 6 & 7  
Legal Str: 112010  
Legal Sub:  
Legal Plat:  
Legal Block:  
Legal Section: 11  
Legal Lot No:  
Lots:  
Acreage: 0.000000  
Transfer Date:  
State Usage Code: 510 - RESIDENTIAL  
Book:  
Page:

Assessed Value

R Land: 11500  
NR Land: 0  
R Improvements: 44300  
NR Improvements: 200  
Total Assessment: 56000

Exemptions and Values

Homestead: 33480  
Over 65: 0  
Mortgage: 0  
Supplemental: 8928  
Blind/Disability: 0  
Rehabilitation: 0  
Veteran: 0  
Abatement: 0  
Non-Profit: 0  
Fertilizer: 0  
Heritage Barn: 0

Current Year Spring Charges

Half Year Net Tax: 282  
Storm Water Charge: 54  
Ditch Charge: 0  
Statement Fee: 0  
Net This Installment: 336

SPRING DETAILS

Spring Taxes: 0  
Delq Taxes: 0  
Delq Penalty: 0  
  
Storm Water: 0  
Delq Storm Water: 0  
Delq Penalty: 0  
  
Spring Ditches: 0  
Delq Ditches: 0  
Delq Penalty: 0  
  
Spring Statement Fee: 0  
Delq Statement Fee: 0  
Delq Fee Penalty: 0  
  
Spring Reconstructions: 0

Delq Reconstructions:	0
Delq Penalty:	0
Spring Sewages:	0
Delq Sewage:	0
Delq Penalty:	0
Spring Weed Cuts:	0
Delq Weed Cuts:	0
Delq Penalty:	0
Spring Mowing:	0
Delq Mowing:	0
Delq Penalty:	0
Spring Barrett:	0
Delq Barrett:	0
Delq Penalty:	0
Spring Civil Penalty:	0
Delq Civil Penalty:	0
Delq Penalty:	0
Spring Ineligible Homestead Deduction:	0
Delq Ineligible:	0
Delq Penalty:	0

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Spring Due:	0
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### Current Year Fall Charges

Half Year Net Tax:	282
Storm Water Charge:	54
Ditch Charge:	0
Tax Sale:	0
Net This Installment:	336

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### FALL DETAILS

Fall Taxes:	282
Delq Taxes:	0
Delq Penalty:	0
Storm Water:	54
Delq Storm Water:	0
Delq Penalty:	0
Fall Ditches:	0
Delq Ditches:	0
Delq Penalty:	0
Tax Sale Fee:	0
Tax Sale Cost:	0
Delq Tax Sale Fees:	0
Fall Reconstructions:	0
Delq Reconstructions:	0
Delq Penalty:	0
Fall Sewages:	0
Delq Sewage:	0
Delq Penalty:	0
Fall Weed Cuts:	0
Delq Weed Cuts:	0
Delq Penalty:	0
Fall Mowing:	0
Delq Mowing:	0
Delq Penalty:	0
Fall Barrett:	0
Delq Barrett:	0
Delq Penalty:	0
Fall Civil Penalty:	0
Delq Civil Penalty:	0
Delq Penalty:	0
Fall Ineligible Homestead Deduction:	0
Delq Ineligible:	0
Delq Penalty:	0

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Fall Due:

336

(NOT FOR OFFICIAL USE)

1089  
INTitle  
3p

  
\* 2 0 1 1 R 1 3 3 3 7 \*  
**2011R13337**  
JANE LASATER  
DELAWARE COUNTY RECORDER  
RECORDED ON  
11/23/2011 11:33:13AM  
REC FEE: 18.00  
PAGES: 2

Tax Mailing Address: PO Box 1119, Muncie, IN 47308-1119

### WARRANTY DEED

THIS INDENTURE WITNESSETH That Greater Muncie, Indiana Habitat for Humanity, Inc., an Indiana nonprofit corporation ("Grantor") of Delaware County, in the State of Indiana, Does Hereby Convey and Warrant to

#### Theresis Seals

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

Lot Number Four (4) in Block Number Four (4) in the Whitely Land Company's First Addition to the City of Muncie, Indiana.

Parcel No.: 18-11-11-101-003.000-003

Property address: 1705 E. Centennial Avenue, Muncie, IN 47303.

Grantor assumes and agrees to pay 2011 real estate taxes due and payable in 2012.

This conveyance is made subject to all zoning ordinances of the City of Muncie, Indiana, and subject also to the restrictions, conditions and limitations contained in the recorded plat of said addition and to all other restrictions and easements of record.

Grantor hereby represents that this real estate is not "property" as defined in Indiana Code and is not, and has not been, used as a landfill or dump, and contains no underground storage tanks or toxic or hazardous waste or materials, and that no disclosure statement under Indiana Code 13-25-3, et seq. (Indiana Responsible Property Transfer Law), is required for this transaction.

Grantor represents and warrants that the execution and delivery of this instrument by the officer named below has been duly authorized by a resolution of the Board of Directors of the Grantor.

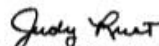
IN WITNESS WHEREOF, Theresis Seals has hereunto set her hand and seal this 9th day of November 2011.

GREATER MUNCIE, INDIANA HABITAT FOR  
HUMANITY, INC.

By:   
Lindsey Arthur, Executive Director

Duly Entered for Taxation  
Transfer Fees \$ 5.00

NOV 23 2011

  
DELAWARE CO. AUDITOR

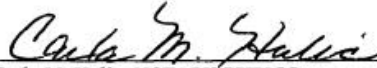
DELAWARE COUNTY RECORDER 2011R13337 PAGE 1 OF 2



STATE OF INDIANA, DELAWARE COUNTY, SS:

Before me, the undersigned, a Notary Public in and for said County and State this 9th day of November 2011, personally appeared Lindsey Arthur, Executive Director for and on behalf of Greater Muncie, Indiana Habitat for Humanity, Inc. and acknowledged the execution of the foregoing instrument.

WITNESS my hand and Notarial seal.

  
Carla M. Hulic, NOTARY PUBLIC  
A resident of Delaware County, Indiana.

My Commission Expires:

March 20, 2015.



This instrument prepared by: Gregory A. Huffman, **DeFur Voran LLP, Attorneys-at-Law**, 400 S. Walnut Street – Suite 200, Muncie, IN 47305; Telephone: (765) 288-3651; *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.* - Gregory A. Huffman



**PURCHASE MONEY REAL ESTATE MORTGAGE**

Theresis Seals ("Mortgagor(s)"), in consideration of the principal sums specified in the Promissory Notes hereafter described (the "Notes"), received from Greater Muncie, Indiana Habitat for Humanity, Inc., an Indiana nonprofit corporation ("Mortgagee") hereby Mortgages to the Mortgagee the real estate in Delaware County, Indiana, described as:

Lot Number Four (4) in Block Number Four (4) in the Whitely Land Company's First Addition to the City of Muncie, Indiana.

Parcel No.: 18-11-11-101-003.000-003

(the "Mortgaged Property"); as security for the payment of a Promissory Note of even date, and all amendments, extensions and renewals thereof, executed by the Mortgagor(s) in favor of the Mortgagee, in the principal amount of Forty-five Thousand Eight Hundred Dollars (\$53,825.00), with a maturity date of January 1, 2032 (Mortgage Note "A").

This Note is given to evidence the funding of the purchase price of the Mortgaged Property by the Mortgagee.

The Mortgagor(s) agrees:

1. To make all payments required by the Note and this Mortgage promptly when due.
2. To pay all taxes, assessments, liens and encumbrances on the Mortgaged Property promptly when due. If they are not promptly paid, the Mortgagee may pay them without waiving the option to foreclose, and such payments shall also be secured by this Mortgage.
3. To keep all buildings and improvements now or hereafter on the Mortgaged Property insured against damage by fire, lightning and other hazards in an amount and by an insurer approved by the Mortgagee. If the Mortgagor(s) shall not do so, the Mortgagee may do so without waiving the option to foreclose, and the cost thereof shall also be secured by this Mortgage. If any sum becomes payable under such policy, it shall be used to rebuild, restore, or replace the Mortgaged Property (any replaced property to be substituted for the property covered by this Mortgage), and if not so used, it shall be applied to the indebtedness secured by this Mortgage.
4. To commit, permit, or suffer no waste, impairment, or deterioration of the Mortgaged Property.
5. To pay all expenses reasonably incurred by the Mortgagee because of failure of the Mortgagor(s) to comply with the agreements in the Notes or this Mortgage, including reasonable attorneys' fees. The cost thereof shall also be secured by this Mortgage.

6. If any payment provided for in the Note is not paid when due in accordance with said Notes or if any agreement in this Mortgage or said Note other than the agreements to make the payments is breached, the entire unpaid principal balance of each of the Note shall immediately become due at the option of the Mortgagee, and the Mortgagee may foreclose this Mortgage in the manner provided by law, and have the Mortgaged Property sold to satisfy or apply on the indebtedness hereby secured.

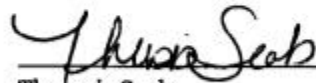
7. The rents and profits of the Mortgaged Property are also hereby mortgaged, and if proceedings to foreclose this Mortgage shall be instituted, the court having jurisdiction thereof should appoint a receiver of the Mortgaged Property, and apply those rents and profits to the indebtedness hereby secured, regardless of the solvency of the Mortgagor(s) or the adequacy of the security.

8. No delay by the Mortgagee in the exercise of any of its rights hereunder shall preclude the exercise thereof so long as the Mortgagor(s) is in default hereunder, and no failure of the Mortgagee to exercise any of its rights hereunder shall preclude the exercise thereof in the event of a subsequent default by the Mortgagor(s) hereunder. The Mortgagee may enforce any one or more of its rights or remedies hereunder successively or concurrently.

9. The Mortgagee, at its option, may extend the time for the payment of the Note, or reduce the payments thereon, or accept a renewal note or notes therefor, without consent of any junior lien holder. No such extension, reduction or renewal shall affect the priority of this Mortgage or impair the security hereof in any manner whatsoever, or release, discharge or affect in any manner the personal liability of the Mortgagor(s) to the Mortgagee.

10. The Mortgagee shall have the right to inspect the Mortgaged Property at any time during reasonable hours.

IN WITNESS WHEREOF, the Mortgagor(s) has signed this Real Estate Mortgage on this 9th day of November 2011.



Theresis Seals  
Mortgagor(s)

STATE OF INDIANA, DELAWARE COUNTY, SS:

Before me, the undersigned, a Notary Public in and for said county and state, this 9th day of November 2011, came Theresis Seals and acknowledged the execution of the foregoing instrument.

WITNESS my hand and official seal.

  
Carla M. Hulic, NOTARY PUBLIC  
A resident of Delaware County, Indiana.

My Commission Expires:

March 20, 2015



This instrument prepared by: Gregory A. Huffman, **DeFUR • VORAN LLP**, 400 S. Walnut Street - Suite 400, Muncie, Indiana; Telephone: (765) 288-3651. *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 - Gregory A. Huffman.*

Mutual  
2P  
ICR

**2014R14125**  
**JANE LASATER**  
**DELAWARE COUNTY RECORDER**  
**RECORDED ON**  
**12/11/2014 3:33 PM**  
**REC FEE: 14.00**  
**PAGES: 2**

### ASSIGNMENT OF MORTGAGE

Greater Muncie, Indiana Habitat for Humanity, Inc., an Indiana nonprofit corporation, pursuant to a Loan Purchase Agreement dated July 8th, 2003, and for value received, grants, bargains, sells, transfers and sets over to MutualBank, a federally chartered savings bank, whose principal office is located at 110 East Charles Street, Muncie, Indiana, a certain Delaware County, Indiana, real estate mortgage dated November 9, 2011, and recorded, in Mortgage Instrument 2011R13338, in the amount of \$53,825.00 in the Office of the Recorder of Delaware County, Indiana, securing Mortgage Note "A" as described in said mortgage, to have and to hold the same unto MutualBank, its successors and assigns, subject only to the terms and conditions contained in the said mortgage, this Assignment of Mortgage, and the Loan Purchase Agreement above described.

In witness whereof, and by authority of its Board of Directors, Greater Muncie, Indiana Habitat for Humanity, Inc. has caused this instrument to be executed in its name by its President and Secretary, and its corporate seal to be affixed, this 19th day of August 2014.

Borrower Name: Theresis Seals  
1705 E Centennial Ave.  
Muncie, IN 47303

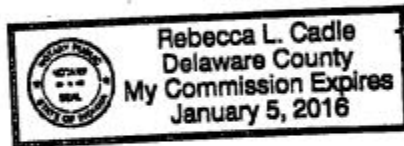
Greater Muncie, Indiana Habitat for Humanity, Inc.

By: Lindsey Arthur  
Lindsey Arthur, Executive Director



STATE OF INDIANA  
SS:  
DELAWARE COUNTY

Before the undersigned Notary Public in and for said State, on the 19th day of August 2014, personally appeared Lindsey Arthur, of Greater Muncie, Indiana Habitat for Humanity, Inc., the corporation which executed the foregoing instrument, who acknowledged that they did sign the said instrument as President and Secretary, respectively, in behalf of said corporation and by authority of its Board of Directors and that said act is the free act and deed of said corporation.



Rebecca L. Cadle

Printed Name:

Notary Public

A Resident of Delaware County, Indiana

My Commission Expires:

\_\_\_\_\_

This instrument prepared by William V. Hughes, Attorney, P.O. Box 1648, Muncie, IN 47308

**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.**

Julie Day

3083  
INTHE  
2p



2011R13339

JANE LASATER

DELAWARE COUNTY RECORDER

RECORDED ON

11/23/2011

11:33:15AM

REG-551 13.00

PAGES: 2

Real Estate Retention Agreement  
Homeownership Initiatives - (Homeownership Opportunities Program)  
Neighborhood Impact Program, Disaster Recovery Program  
Neighborhood Stabilization Assistance Program, Refinance Assistance Program  
Grant Award - (Homeownership)

Grant Type: ☒ HOP ☐ NIP ☐ DRP ☐ NSA ☐ RAP Project / ID#: \_\_\_\_\_

For purposes of this Agreement, the following terms shall have the meanings set forth below:

"FHLBI" shall refer to the Federal Home Loan Bank of Indianapolis.

"Member" shall refer to **Mutual Bank** (FHLBI's member institution), located at **110 East Charles Street, Muncie, IN 47305**.

"Borrower(s)" shall refer to Theresis Seals.

For and in consideration of receiving direct subsidy funds (the "Subsidy") in an amount not to exceed **\$5,000.00** under the Affordable Housing Program ("AHP") of the FHLBI through the Member, with respect to that certain real property located at **1705 E. Centennial Avenue**, in the City of **Muncie**, County of **Delaware**, State of **Indiana 47303**, which is more fully described as follows:

Lot Number Four (4) in Block Number Four (4) in the Whitely Land Company's First Addition to the City of Muncie, Indiana.

Borrower(s) hereby agree that they shall maintain ownership and reside in this property as their primary residence for a period of five (5) years ("Retention Period") from the date of the closing and further agrees with the Member that:

(i.) The FHLBI, whose mailing address is 8250 Woodfield Crossing, Indianapolis, Indiana 46240, Attention: Community Investment Division, is to be given immediate written notice of any sale or refinancing of this property occurring prior to the end of the Retention Period;

(ii.) In the case of a sale prior to the end of the Retention Period, if the unit was assisted with a permanent mortgage loan funded by an AHP subsidy advance, an amount calculated by FHLBI, equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of this property reduced for every year the Borrower/Seller occupies the unit, shall be repaid to the Member for reimbursement to the FHLBI from any net gain realized upon the sale of the property after deduction for sales expenses, unless the purchaser is a very low-, low- or moderate-income household which is defined as having not more than 80% of the area median income;

(iii.) In the case of a refinancing prior to the end of the Retention Period, if the unit was assisted with a permanent mortgage loan funded by an AHP subsidy advance an amount equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of the property, reduced for every year the Borrower occupies the unit, shall be repaid to the Member for reimbursement to the FHLBI from any net gain realized upon the refinancing, unless the property continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), (iii) and (iv) contained herein; and

(iv.) Upon final settlement, once foreclosure action is completed, the obligation to repay the Subsidy to the Member shall terminate. Otherwise, the covenants contained herein shall

continue until released by the Member in writing or the expiration of the Retention Period, whichever should first occur.

IN WITNESS WHEREOF, the Borrower(s) and the Member, by its duly authorized representative, have executed this Agreement as of this 9th day of November 2011.

WITNESS:

*Lindsey Arthur*  
*Jenna Boly*

BORROWER:

*Theris Seals*  
Theris Seals

STATE OF INDIANA, DELAWARE COUNTY, ss:

The foregoing instrument was acknowledged before me this 9th day of November 2011, by Theris Seals.

My Commission Expires:

March 20, 2015.

*Carla M. Hulic*  
Carla M. Hulic, NOTARY PUBLIC  
A resident of Delaware County, Indiana.

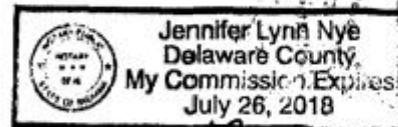
MEMBER:

MUTUAL BANK

By: *Patricia Boly*  
Member Representative

*Angeline Wakman*  
WITNESS

STATE OF INDIANA, DELAWARE COUNTY, ss:



The foregoing instrument was acknowledged before me this 18 day of November 2011, by *Patrick C. Boly* of Mutual Bank.

My Commission Expires:

*July 26, 2018*

*Jennifer Lynn Nye*  
NOTARY PUBLIC  
A resident of *Delaware* County, Indiana.

This instrument prepared by (upon recording, to be returned to) Gregory A. Huffman, DeFur Voran LLP, 400 S. Walnut Street - Suite 200, Muncie, IN 47305; Telephone: (765) 288-3651. I affirm under the penalties for perjury, that I have taken reasonable care to redact each social security number in the document, unless required by law. - Gregory A. Huffman

AHP Retention Doc - Rev 08/10



Criteria: Party Name = SEALS THERESIS

Last Indexed Date: 08/06/2024

Last Verified Date: 08/06/2024

RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
10/18/2016	08/22/2016	2016R13312	DEED	SEALS THERESIS		GRANTEE
10/22/2015	10/22/2015	2015R12836	DEED	SEALS THERESIS		GRANTEE
10/22/2015	10/22/2015	2015R12836	DEED	SEALS THERESIS L		GRANTOR
12/11/2014	08/19/2014	2014R14125	ASSIGN	SEALS THERESIS		GRANTOR
07/25/2013	07/24/2013	2013R10435	DEED	SEALS THERESIS L		GRANTEE
11/23/2011	11/09/2011	2011R13339	MISCELLA...	SEALS THERESIS		GRANTOR
11/23/2011	11/09/2011	2011R13338	MORTGAGE	SEALS THERESIS		GRANTOR
11/23/2011	11/09/2011	2011R13337	DEED	SEALS THERESIS		GRANTEE

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