



LIEN SEARCH
Product Cover Sheet

ORDER INFORMATION

FILE/ORDER NUMBER:	LL-UFB-00506	PRODUCT NAME:	LIEN SEARCH REPORT
BORROWER NAME(S)	HENRY HUDSON AND MARY HUDSON		
PROPERTY ADDRESS:	5 DOGWOOD PLACE, MOUNT VERNON, IN 47620		
CITY, STATE AND COUNTY:	MOUNT VERNON, INDIANA (IN) AND POSEY		

SEARCH INFORMATION

SEARCH DATE:	07/18/2024	EFFECTIVE DATE:	07/17/2024
NAME(S) SEARCHED:	HENRY HUDSON AND MARY HUDSON		
ADDRESS/PARCEL SEARCHED:	5 DOGWOOD PLACE, MOUNT VERNON, IN 47620		

ASSESSMENT INFORMATION

COMMENTS:	
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CURRENT OWNER VESTING

HENRY C. HUDSON AND MARY MICHELLE HUDSON, HUSBAND AND WIFE
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COMMENTS:	
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VESTING DEED

DEED TYPE:	WARRANTY DEED	GRANTOR:	WILLIAM H. KECK
DATED DATE:	08/18/1999	GRANTEE:	HENRY C. HUDSON AND MARY MICHELLE HUDSON, HUSBAND AND WIFE
BOOK/PAGE:	202/213	RECORDED DATE:	09/08/1999
INSTRUMENT NO:	994964		
COMMENTS:			

CURRENT TAXES

FIRST INSTALLMENT		SECOND INSTALLMENT	
TAX YEAR:	2024	TAX YEAR:	2024
TAX AMOUNT:	\$1,790.50	TAX AMOUNT:	\$1,790.50
TAX STATUS:	PAID	TAX STATUS:	DUE
DUE DATE:	05/10/2024	DUE DATE:	11/12/2024
DELINQUENT DATE:		DELINQUENT DATE:	

VOLUNTARY LIENS

SECURITY INSTRUMENT

DOC NAME	MORTGAGE	AMOUNT:	\$193,000.00
DATED DATE:	05/22/2009	RECORDED DATE	05/28/2009
INSTRUMENT NO:	200902290	BOOK/PAGE:	N/A
OPEN/CLOSED:	OPEN	SUBJECT LIEN (YES/NO):	YES
BORROWER:	HENRY C. HUDSON AND MARY MICHELLE HUDSON, HUSBAND AND WIFE		
LENDER:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR UNITED FIDELITY BANK, FSB.		
TRUSTEE:	N/A		
COMMENTS:			

RELATED DOCUMENT

DOC NAME:	LOAN MODIFICATION AGREEMENT	BOOK/PAGE:	N/A
DATED DATE:	12/01/2011	INSTRUMENT NO.	201104803
REC DATE:	12/20/2011	COUNTY:	POSEY
BORROWER:	HENRY C. HUDSON AND MARY MICHELLE HUDSON, HUSBAND AND WIFE		
LENDER:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY ACTING AS NOMINEE FOR UNITED FIDELITY BANK, FSB.		

COMMENTS:			
RELATED DOCUMENT			
DOC NAME:		BOOK/PAGE:	
DATED DATE:		INSTRUMENT NO.	
REC DATE:		COUNTY:	
ASSIGNOR:			
ASSIGNEE:			
BENEFICIARY:			
TRUSTEE:			
PURPOSE:			
COMMENTS:			
FOR PREAMBLE			
CITY/TOWNSHIP/PARISH:	CITY OF MOUNT VERNON		
ADDITIONAL NOTES			
LEGAL DESCRIPTION			
<p>THE FOLLOWING DESCRIBED REAL ESTATE IN POSEY COUNTY, STATE OF INDIANA:</p> <p>LOT #19 OF LAKEVIEW PLACE SUBDIVISION, SECTION B, THE PLAT OF WHICH IS RECORDED AT DEED RECORD 127, PAGE 368, IN THE OFFICE OF THE RECORDER OF POSEY COUNTY, INDIANA.</p>			

65-27-07-320-009.019-018

General Information

Parcel Number
65-27-07-320-009.019-018

Local Parcel Number
0020107900

Tax ID:

Routing Number
670-009

Property Class 510
1 Family Dwell - Platted Lot

Year: 2023

Location Information

County
Posey

Township
BLACK TOWNSHIP

District 018 (Local 009)
MOUNT VERNON CITY

School Corp 6590
M.S.D. MOUNT VERNON

Neighborhood 50220-018
LAKEVIEW PLACE

Section/Plat

Location Address (1)
5 DOGWOOD PL
MT VERNON, IN 47620

Zoning

Subdivision

Lot

Market Model
50220 -LAKEVIEW PLACE

Characteristics

Topography
Rolling

Public Utilities
All

Streets or Roads

Neighborhood Life Cycle Stage
Static

Printed Thursday, July 13, 2023

Review Group 3

HUDSON, HENRY C & MARY MI

Ownership

HUDSON, HENRY C & MARY MICHEL
5 DOGWOOD PLACE
MOUNT VERNON, IN 47620

Legal

LAKEVIEW PLACE SEC B LOT 19 .364A



5 DOGWOOD PL

Transfer of Ownership

Date	Owner	Doc ID	Code	Book/Page	Adj Sale Price	V/I
11/17/2014	HUDSON, HENRY C		OD	/	\$0	I
05/03/2005	HUDSON, HENRY C		WD	/	\$0	I
09/08/1999	LAKEVIEW PLACE SE		WD	/	\$0	I

Res

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

2023	Assessment Year	2023	2022	2021	2020	2019
WIP	Reason For Change	AA	AA	AA	AA	AA
04/12/2023	As Of Date	06/01/2023	06/02/2022	04/16/2021	05/07/2020	03/27/2019
Indiana Cost Mod	Valuation Method	Indiana Cost Mod	Indiana Cost Mod	Indiana Cost Mod	Indiana Cost Mod	Indiana Cost Mod
1.0000	Equalization Factor	1.0000	1.0000	1.0000	1.0000	1.0000
	Notice Required	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
\$37,500	Land	\$37,500	\$41,700	\$24,300	\$23,800	\$22,900
\$37,500	Land Res (1)	\$37,500	\$41,700	\$24,300	\$23,800	\$22,900
\$0	Land Non Res (2)	\$0	\$0	\$0	\$0	\$0
\$0	Land Non Res (3)	\$0	\$0	\$0	\$0	\$0
\$320,600	Improvement	\$320,600	\$292,900	\$268,600	\$246,700	\$252,800
\$320,600	Imp Res (1)	\$320,600	\$292,900	\$268,600	\$246,700	\$252,800
\$0	Imp Non Res (2)	\$0	\$0	\$0	\$0	\$0
\$0	Imp Non Res (3)	\$0	\$0	\$0	\$0	\$0
\$358,100	Total	\$358,100	\$334,600	\$292,900	\$270,500	\$275,700
\$358,100	Total Res (1)	\$358,100	\$334,600	\$292,900	\$270,500	\$275,700
\$0	Total Non Res (2)	\$0	\$0	\$0	\$0	\$0
\$0	Total Non Res (3)	\$0	\$0	\$0	\$0	\$0

Land Data (Standard Depth: Res 150', CI 150' Base Lot: Res 140' X 150', CI 140' X 150')

Land Type	Pricing Method	Soil ID	Act Front.	Size	Factor	Rate	Adj. Rate	Ext. Value	Infl. %	Res Elig %	Market Factor	Value
9	A		126	0.3702	1.71	\$59,200	\$101,232	\$37,476	0%	100%	1.0000	\$37,480

LAKEVIEW PLACE 1/2

Notes

8/28/2020 2021: CHNG GRADE OF DWG FROM B-1 TO B, CORR CON TYPE TO BR
6/9/2011 NC11: NC 11PAY12: CORRECT NEIGHBORHOOD FROM 50930 TO 50220.
1/1/1900 2013: 13PAY14: CHNG PER FIELD LISTER: CHANGE GRADE OF DWG FROM B TO B-1.

Land Computations

Calculated Acreage	0.37
Actual Frontage	126
Developer Discount	<input type="checkbox"/>
Parcel Acreage	0.37
81 Legal Drain NV	0.00
82 Public Roads NV	0.00
83 UT Towers NV	0.00
9 Homesite	0.37
91/92 Acres	0.00
Total Acres Farmland	0.00
Farmland Value	\$0
Measured Acreage	0.00
Avg Farmland Value/Acre	0.0
Value of Farmland	\$0
Classified Total	\$0
Farm / Classified Value	\$0
Homesite(s) Value	\$37,500
91/92 Value	\$0
Supp. Page Land Value	
CAP 1 Value	\$37,500
CAP 2 Value	\$0
CAP 3 Value	\$0
Total Value	\$37,500

General Information

Occupancy

Single-Family

Description

Single-Family R 01

Story Height

1

Style

19 - 1Lvl W/At&Bsmt 1

Finished Area

2540 sqft

Make

Floor Finish

☐ Earth

☒ Tile

☒ Slab

☒ Carpet

☒ Sub & Joist

☒ Unfinished

☐ Wood

☐ Other

Wall Finish

☒ Plaster/Drywall

☐ Unfinished

☐ Paneling

☐ Other

☐ Fiberboard

Plumbing

#

TF

Full Bath

3

9

Half Bath

1

2

Kitchen Sinks

1

1

Water Heaters

1

1

Add Fixtures

1

1

Total

7

14

Accommodations

Bedrooms

4

Living Rooms

0

Dining Rooms

0

Family Rooms

0

Total Rooms

8

Heat Type

Central Warm Air

Roofing

☐ Built-Up

☐ Metal

☒ Asphalt

☐ Slate

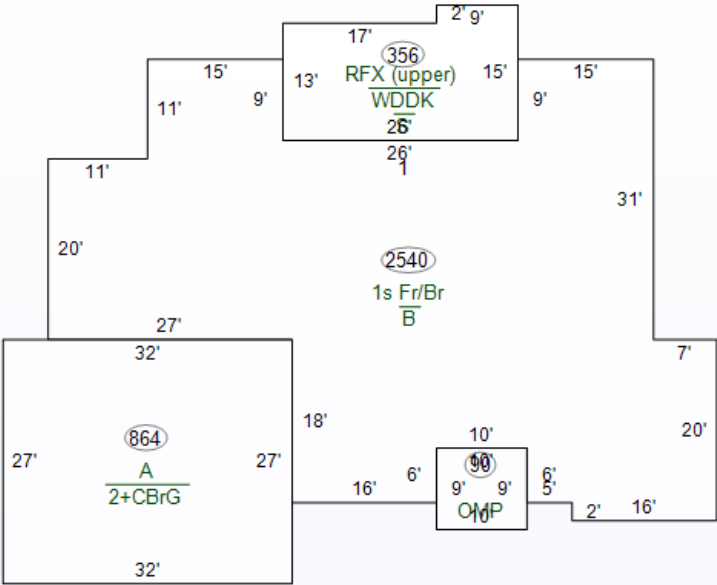
☐ Tile

☐ Wood Shingle

☐ Other

Exterior Features

Description	Area	Value
Wood Deck	356	\$5,400
Canopy, Roof Extension	356	\$3,200
Porch, Open Masonry	90	\$5,200



Specialty Plumbing

Description	Count	Value
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Cost Ladder

Floor	Constr	Base	Finish	Value	Totals
1	95	2540	2540	\$163,800	
2					
3					
4					
1/4					
1/2					
3/4					
Attic		864	0	\$6,000	
Bsmt		2540	0	\$49,800	
Crawl					
Slab		356	0	\$0	
				Total Base	\$219,600
Adjustments				1 Row Type Adj. x 1.00	\$219,600
Unfin Int (-)					\$0
Ex Liv Units (+)					\$0
Rec Room (+)				4:1500	\$21,000
Loft (+)					\$0
Fireplace (+)				MS:2 MO:2	\$9,000
No Heating (-)					\$0
A/C (+)				1:2540	\$5,400
No Elec (-)					\$0
Plumbing (+ / -)				14 - 5 = 9 x \$800	\$7,200
Spec Plumb (+)					\$0
Elevator (+)					\$0
				Sub-Total, One Unit	\$262,200
				Sub-Total, 1 Units	
Exterior Features (+)				\$13,800	\$276,000
Garages (+) 864 sqft				\$25,300	\$301,300
Quality and Design Factor (Grade)				1.20	
Location Multiplier				0.93	
				Replacement Cost	\$336,251

Summary of Improvements

Description	Res Eligibl	Story Height	Construction	Grade	Year Built	Eff Year	Eff Co Age	nd	Base Rate	LCM	Adj Rate	Size	RCN	Norm Dep	Remain. Value	Abn Obs	PC	Nbhd	Mrkt	Improv Value
1: Single-Family R 01	100%	1	5/6 Masonry	B	1999	1999	24	A		0.93		5,944 sqft	\$336,251	19%	\$272,360	0%	100%	1.000	1.1770	\$320,600

Owner Information

HUDSON, HENRY C & MARY MICHELLE
5 Dogwood Place
MOUNT VERNON, IN 47620

Property Information

Property Type	Real Estate
Year	2024
Property Number	65-27-07-320-009.019-018
Description	LAKEVIEW PLACE SEC B LOT 19 .364A 5 DOGWOOD PL MT VERNON, IN 47620-0000

Payment Information

First Half Total Paid	\$1,790.50
First Half Amount Due	\$0.00
Second Half Total Paid	\$0.00
Second Half Amount Due	\$1,790.50
Payment Status	Unpaid
Total Due	\$1,790.50

Any payments made AFTER deadline will not post as paid on this website until 2025 taxes are released. Please contact our updated balance amounts.

If your payment is post-marked or paid after the due date, State Law mandates a penalty be assessed. The penalties are as follo
Payments made within 30 days after the due date will be assessed a five (5%) penalty.
Payments made after 30 days past the due date will be assessed a ten (10%) penalty.

If the penalties are not reflected in this amount at the time of payment you may be billed for the difference.

Tax Information (All Values Reflect Current Amount Due)

First Installment	Tax
Due: 05/10/2024	Penalties
	Other Assessment (OA)
	Fees
Second Installment	Tax
Due: 11/12/2024	Penalties
	Other Assessment (OA)
	Delinquent Tax

Current Amount Due:

**DULY ENTERED FOR TAXATION
SUBJECT TO FINAL ACCEPTANCE
FOR TRANSFER**

994964

BOOK 202 PAGE 213

SEP 08 1999

994964 D 202/213
RAT Rec. Date 09/08/99 Time 13:31
POSEY COUNTY RECORDER
SUSAN G. KRUEL 19
FEE: 10.00

Ron Bennett
Auditor Posey County

WARRANTY DEED

THIS INDENTURE WITNESSETH, That William H. Keck, (Grantor), of Posey County, in the State of Indiana, **CONVEYS AND WARRANTS to Henry C. Hudson and Mary Michelle Hudson**, husband and wife, 29 Lakeview Drive, Mt. Vernon, Posey County, Indiana 47620 (Grantees), for the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the following described real estate in Posey County, State of Indiana:

Lot #19 of Lakeview Place Subdivision, Section B, the plat of which is recorded at Deed Record 127, Page 368, in the Office of the Recorder of Posey County, Indiana.

Subject to building and use restrictions, easements, mineral reservations and conveyances, and all other matters of record, and subject to all existing easements, public roads, and rights of way.

Grantees assume and agree to pay the real estate taxes due and payable in November 1999 and all subsequent taxes.

IN WITNESS WHEREOF, Grantor has executed this Warranty Deed this 18 day of August, 1999.

William H. Keck
William H. Keck

STATE OF INDIANA)
COUNTY OF POSEY)

Before me, a Notary Public in and for said County and State, personally appeared William H. Keck who acknowledged the execution of the foregoing Warranty Deed, and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 18 day of August, 1999.

Dorothy M. Seibert
Notary Public
Printed *Dorothy M. Seibert*
Residing in Posey County, Indiana

My Commission Expires: 10-17-06

Send Tax Statements to: 5 Dogwood Place, Mt. Vernon, IN 47620.

Prepared by: **Henry C. Hudson**, Attorney, 309 Main, Mt. Vernon, IN 47620 based on information provided by the parties. The preparer makes no representations or warranties about the title, the legal description, or about any other matter.



* 2 0 0 9 0 2 2 9 0 1 3

200902290

MARTHA J BREEZE

POSEY COUNTY RECORDER

RECORDED ON

05/28/2009 11:51:33AM

REC FEE:38.00

PAGES: 13

After Recording Return To:
UNITED FIDELITY BANK, FSB.
18 NW FOURTH STREET
EVANSVILLE, IN 47708
(812) 424-0921
ATTN: RENEE DREW

[Space Above This Line For Recording Data]

MORTGAGE**HUDSON**

Loan #: 5-01-00207357

PIN: 65-27-07-320-009.000-017

MIN: 100570200903250011

DEFINITIONS

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

(A) "Security Instrument" means this document, which is dated **MAY 22, 2009**, together with all Riders to this document.

(B) "Borrower" is **HENRY. C. HUDSON AND MARY MICHELLE HUDSON, HUSBAND AND WIFE**. Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument**. MERS is organized and existing under the laws of Delaware, and has a mailing address of P.O. Box 2026, Flint, MI 48501-2026 and a street address of 3300 S.W. 34th Avenue, Suite 101, Ocala, FL 34474. The MERS telephone number is (888) 679-MERS.

(D) "Lender" is **UNITED FIDELITY BANK, FSB**. Lender is a **BANK** organized and existing under the laws of

INDIANA -Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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5-01-00207357

UNITED STATES OF AMERICA. Lender's address is **18 NW FOURTH STREET, EVANSVILLE, IN 47708.**

(E) "**Note**" means the promissory note signed by Borrower and dated **MAY 22, 2009**. The Note states that Borrower owes Lender **ONE HUNDRED NINETY THREE THOUSAND** Dollars (U.S. \$**193,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **JUNE 1, 2039**.

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

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

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

☐ Adjustable Rate Rider

☐ Condominium Rider

☐ Second Home Rider

☐ Balloon Rider

☐ Planned Unit Development Rider

☐ Biweekly Payment Rider

☐ 1-4 Family Rider

☐ Other(s) [specify]

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

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

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

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

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

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

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

(P) "**RESPA**" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the **COUNTY of POSEY**:

SEE ATTACHED LEGAL DESCRIPTION.

which currently has the address of **5 DOGWOOD PL, MOUNT VERNON, Indiana 47620** ("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees

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

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

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

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

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

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

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

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

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d)

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

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

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

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

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

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property

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

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

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

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

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

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

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value

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due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

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

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

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

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

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

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until

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termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

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

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

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

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

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

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

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

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

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

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

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

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action in regard to Miscellaneous Proceeds.

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

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

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

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

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

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

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

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

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actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

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

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

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

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

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

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to Section 22 of this Security Instrument, (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

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

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant

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or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

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

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

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

5-01-00207357

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

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

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

Henry C. Hudson 5/22/09
- BORROWER - HENRY C. HUDSON - DATE -

Mary Michelle Hudson 22 May 2009
- BORROWER - MARY MICHELLE HUDSON - DATE -

[Space Below This Line For Acknowledgment]

STATE OF
COUNTY OF

Before me the undersigned, a notary public for Posey county, state of Indiana, personally appeared Henry C. Hudson and Mary Michelle Hudson

, and acknowledged the execution of this instrument this 22 day of May 2009

Janis E. Black
Notary Public



JANIS E. BLACK
Resident of Posey County, IN
Commission Expires: April 17, 2018

My Commission Expires:
County of Residence: _____

INDIANA -Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

324.5

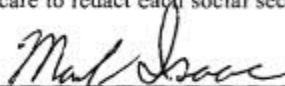
Page 11 of 12

Form 3015 1/01

POSEY COUNTY RECORDER 200902290 11 of 13

5-01-00207357

I affirm under penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.


Signature of Declarant


Printed Name of Declarant

This instrument was prepared by:
TERESA JEWELL
UNITED FIDELITY BANK, FSB.
18 NW FOURTH STREET
EVANSVILLE, IN 47708
(812) 424-0921

INDIANA -Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
324.5

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Form 3015 1/01



Exhibit "A"

Legal Description

Loan #5-01-00207357 Hudson

Lot Nineteen (19) in Lakeview Place, Section "B", as per Plat thereof recorded in Deed Record Book 127 page 368 in the office of the Recorder of Posey County, Indiana.

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LOAN MODIFICATION AGREEMENT

Loan Number: 5-01-00207357
MIN: 100570200903250011

MERS Phone: 1-888-679-6377

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this 1st day of December, 2011, between Henry C. Hudson and Mary Michelle Hudson ("Borrower") United Fidelity Bank, fsb ("Lender"), Mortgage Electronic Registration Systems, Inc. ("Mortgagee"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated the 22nd day of May, 2009, in the original principal sum of U.S. \$193,000.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and granted or assigned to Mortgage Electronic Registration Systems, Inc., as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns, P.O. Box 2026 Flint Michigan 48501-2026 and recorded as instrument #200902290, in the office of the Recorder of Posey County, Indiana. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

5 Dogwood Pl., Mount Vernon, Indiana 47620

the real property described being set forth as follows: Lot Nineteen (19) in Lakeview Place, Section "B", as per Plat thereof recorded in Deed Record Book 127 page 368 in the office of the Recorder of Posey County, Indiana.

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of December 1st, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$183,014.67.
2. Interest Rate. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 3.250%, both before and after any default described in the Note. The yearly rate of 3.250% will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. \$ 839.56, beginning on the 1st day of January, 2011 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on June 1st, 2039, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at United Fidelity Bank, fsb or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 of the Security Instrument, within which Borrower must pay all sums secured by the

Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

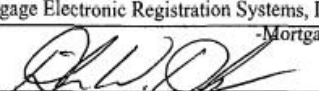
Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

In Witness Whereof, Lender and Borrower have executed this Agreement.

United Fidelity Bank, fsb (Seal)
-Lender-

 (Seal)
Henry C. Hudson- Borrower

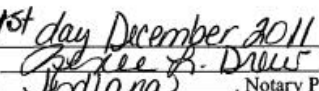
Mortgage Electronic Registration Systems, Inc (Seal)
-Mortgagee-

By: 
Dirk W. Danks, VP & Assistant Secretary

 (Seal)
Mary Michelle Hudson- Borrower

STATE OF INDIANA)
) SS:
POSEY COUNTY)

Before me, the undersigned, a Notary Public in and for said County and State, appeared the within named Dirk W. Danks, VP of United Fidelity Bank, fsb & Assistant Secretary for Mortgage Electronic Registration Systems, Inc., who acknowledged the execution of the above and foregoing instrument for and on behalf of said Bank, to be his and said Bank's voluntary act and deed.

WITNESS my hand and Notarial Seal this 1st day December 2011

Renee L. Drew
Indiana, Notary Public

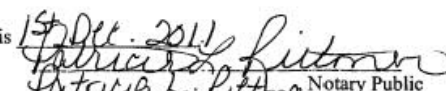
My Commission Expires: 01-01-15
Residence of Notary Public: Posey County, Indiana.



RENEE L. DREW
Resident of Posey County, IN
Commission Expires: January 1, 2015

STATE OF INDIANA)
) SS:
POSEY COUNTY)

Before me, the undersigned, a Notary Public in and for said County and State, appeared the within named borrowers, Henry C. Hudson and Mary Michelle Hudson, who acknowledged the execution of the above and foregoing instrument to be their act and deed.

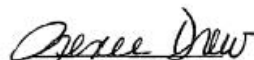
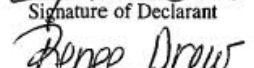
WITNESS my hand and Notarial Seal this 1st Dec. 2011

Patricia L. Rietman
Notary Public

My Commission Expires: 9-14-16
Residence of Notary Public: Posey County, Indiana



PATRICIA L. RIETMAN
Resident of Posey County, IN
Commission Expires: September 14, 2016

I affirm under the penalties for perjury, that I have taken reasonable care to read each section and number in this document, unless required by law.


Signature of Declarant

Printed Name of Declarant

Criteria: Party Name = HUDSON HENRY

Last Indexed Date: 07/17/2024

Last Verified Date: 07/17/2024

RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
07/16/2024	07/16/2024	202402070	RELEASE ...	HUDSON HENRY C		MORTGAGEE
01/03/2020	01/02/2020	202000054	RELEASE ...	HUDSON HENRY C		MORTGAGOR
04/23/2019	04/08/2019	201901296	ASSIGNME...	HUDSON HENRY C		MORTGAGEE
02/14/2018	02/14/2018	201800525	AFFIDAVI...	HUDSON HENRY C		GRANTOR
09/08/2017	09/08/2017	201703296	TRANSFER...	HUDSON HENRY C		GRANTEE
09/08/2017	09/08/2017	201703296	TRANSFER...	HUDSON HENRY C		GRANTOR
05/21/2012	05/17/2012	201201985	WARRANTY...	HUDSON HENRY C		GRANTOR
12/20/2011	12/01/2011	201104803	MODIFICA...	HUDSON HENRY C		MORTGAGOR
05/31/2011	04/28/2011	201102138	RESTRICT...	HUDSON HENRY C		GRANTOR
07/16/2009	07/14/2009	200903063	RELEASE ...	HUDSON HENRY C		MORTGAGEE
07/16/2009	07/14/2009	200903062	RELEASE ...	HUDSON HENRY C		MORTGAGEE
06/01/2009	05/22/2009	200902342	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
05/28/2009	05/22/2009	200902290	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
05/11/2007	10/17/2006	200702067	LEASES	HUDSON HENRY		GRANTOR
05/17/2006	05/16/2006	200602222	WARRANTY...	HUDSON HENRY C		GRANTEE

Results found: 130

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Criteria: Party Name = HUDSON HENRY

Last Indexed Date: 07/17/2024

Last Verified Date: 07/17/2024

RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
05/17/2006	05/16/2006	200602222	WARRANTY...	HUDSON HENRY C		GRANTOR
08/19/2005	06/21/2005	200504040	PLAT	HUDSON HENRY C		GRANTOR
02/10/2004	01/30/2004	200400712	RELEASE ...	HUDSON HENRY C		MORTGAGEE
11/26/2003	09/08/2003	200308768	RELEASE ...	HUDSON HENRY C		MORTGAGEE
08/05/2003	07/28/2003	200306015	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
08/05/2003	07/28/2003	200306014	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
01/15/2003	10/27/2002	200300495	TRUSTEES...	HUDSON HENRY		GRANTOR
09/19/2002	09/06/2002	200206025	RELEASE ...	HUDSON HENRY C		MORTGAGEE
09/04/2002	08/28/2002	200205582	SUBORDIN...	HUDSON HENRY C		MORTGAGOR
09/04/2002	08/28/2002	200205581	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
09/04/2002	08/14/2002	200205580	POWER OF...	HUDSON HENRY C		GRANTOR
07/19/2000	06/27/2000	200003253	RELEASE ...	HUDSON HENRY C		MORTGAGEE
06/22/2000	06/19/2000	200002878	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
05/24/2000	04/26/2000	200002506	WARRANTY...	HUDSON HENRY C		GRANTOR
05/19/2000	05/16/2000	200002407	RELEASE ...	HUDSON HENRY C		MORTGAGEE

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Criteria: Party Name = HUDSON HENRY

Last Indexed Date: 07/17/2024

Last Verified Date: 07/17/2024

RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
05/18/2000	05/05/2000	200002375	RELEASE ...	HUDSON HENRY C		MORTGAGEE
03/13/2000	03/11/2000	200001356	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
10/07/1999	10/01/1999	199905489	LEASES	HUDSON HENRY C		GRANTOR
09/08/1999	08/31/1999	199904965	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
09/08/1999	08/18/1999	199904964	WARRANTY...	HUDSON HENRY C		GRANTEE
08/25/1999	08/24/1999	199904727	ASSIGNME...	HUDSON HENRY C		GRANTEE
08/25/1999	08/24/1999	199904727	ASSIGNME...	HUDSON HENRY C		GRANTOR
08/17/1999	08/09/1999	199904527	RESTRICT...	HUDSON HENRY C		GRANTOR
04/13/1999	03/25/1999	199902027	WARRANTY...	HUDSON HENRY C		GRANTEE
01/08/1999	12/22/1998	199900134	WARRANTY...	HUDSON HENRY C		GRANTOR
06/17/1998	06/03/1998	199803283	RELEASE ...	HUDSON HENRY C		MORTGAGEE
11/21/1996	10/30/1996	199605406	AFFIDAVI...	HUDSON HENRY C		GRANTOR
06/11/1996	04/26/1996	199602659	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
04/26/1996	04/25/1996	199601741	RELEASE ...	HUDSON HENRY C		MORTGAGEE
04/15/1996	04/12/1996	199601543	RELEASE ...	HUDSON HENRY C		MORTGAGEE

Results found: 130



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Criteria: Party Name = HUDSON HENRY

Last Indexed Date: 07/17/2024

Last Verified Date: 07/17/2024

RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
04/12/1996	04/10/1996	199601539	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
04/12/1996	04/10/1996	199601538	WARRANTY...	HUDSON HENRY C		GRANTEE
04/11/1996	04/09/1996	199601506	WARRANTY...	HUDSON HENRY C		GRANTOR
07/05/1995	07/03/1995	199517120	AFFIDAVI...	HUDSON HENRY C		GRANTOR
09/09/1994	09/09/1994	199412733	AFFIDAVI...	HUDSON HENRY C		GRANTOR
05/18/1994	05/02/1994	199410851	SUBORDIN...	HUDSON HENRY C		MORTGAGOR
02/14/1994	02/08/1994	199408918	SUBORDIN...	HUDSON HENRY C		MORTGAGOR
12/16/1993	12/15/1993	199307627	RELEASE ...	HUDSON HENRY C		MORTGAGEE
10/07/1993	10/06/1993	199306110	RELEASE ...	HUDSON HENRY C		MORTGAGEE
09/30/1993	09/16/1993	199305964	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
09/08/1993	09/08/1993	199305525	RELEASE ...	HUDSON HENRY C		MORTGAGEE
09/02/1993	08/27/1993	199305424	SUBORDIN...	HUDSON HENRY C		MORTGAGOR
08/27/1993	08/27/1993	199305282	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
08/12/1993	08/11/1993	199304956	RELEASE ...	HUDSON HENRY C		MORTGAGEE
06/23/1992	06/16/1992	199204067	MODIFICA...	HUDSON HENRY C		MORTGAGEE

Results found: 130

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RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
05/28/1992	05/28/1992	199203501	AFFIDAVI...	HUDSON HENRY C		GRANTOR
03/19/1992	03/17/1992	199201747	SUBORDIN...	HUDSON HENRY C		MORTGAGOR
03/19/1992	03/17/1992	199201746	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
07/11/1991	07/01/1991	199102971	MODIFICA...	HUDSON HENRY C		MORTGAGOR
05/14/1991	05/13/1991	199101987	WARRANTY...	HUDSON HENRY C		GRANTOR
12/12/1990	12/06/1990	199006405	MODIFICA...	HUDSON HENRY C		MORTGAGOR
11/21/1990	11/21/1990	199006133	WARRANTY...	HUDSON HENRY C		GRANTOR
08/07/1990	05/04/1990	199002447	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
05/29/1990	05/17/1990	199002892	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
06/14/1989	06/14/1989	198902673	JUDGEMEN...	HUDSON HENRY C		GRANTOR
05/10/1989	09/14/1987	198902058	CONTRACT	HUDSON HENRY C		GRANTOR
02/27/1989	02/17/1989	198900806	RELEASE ...	HUDSON HENRY C		MORTGAGEE
02/15/1989	02/03/1989	198900654	WARRANTY...	HUDSON HENRY C		GRANTOR
11/17/1988	11/15/1988	198805338	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
11/17/1988	11/03/1988	198805337	WARRANTY...	HUDSON HENRY C		GRANTEE



RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
08/03/1987	08/03/1987	198704075	MECHANIC...	HUDSON HENRY AGENT		MORTGAGEE
04/08/1987	04/07/1987	198701858	TRUSTEE ...	HUDSON HENRY C		GRANTOR
12/08/1986	12/04/1986	198606672	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
07/18/1986	07/18/1986	198604041	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
03/31/1986	03/25/1986	198601510	AFFIDAVI...	HUDSON HENRY C		GRANTOR
12/16/1985	12/16/1985	198506011	AFFIDAVI...	HUDSON HENRY C		GRANTOR
03/29/1985	03/29/1985	198501250	QUIT CLA...	HUDSON HENRY C		GRANTOR
08/01/1984	07/31/1984	198403726	AFFIDAVI...	HUDSON HENRY C		GRANTOR
11/30/1982	11/26/1982	198204256	WARRANTY...	HUDSON HENRY C		GRANTOR
07/31/1981	07/20/1981	198102754	WARRANTY...	HUDSON HENRY C		GRANTEE
07/02/1980	06/27/1980	198001902	CONTRACT	HUDSON HENRY C		GRANTEE
12/06/1979	12/06/1979	197905375	RELEASE ...	HUDSON HENRY C		GRANTEE
06/25/1979	02/08/1978	197903244	CONTRACT	HUDSON HENRY C		GRANTOR
06/14/1979	11/16/1976	197903115	CONTRACT	HUDSON HENRY C		GRANTOR
05/02/1979	11/12/1971	197901482	CONTRACT	HUDSON HENRY C		GRANTOR



RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
10/05/1978	09/26/1978	197803773	MECHANIC...	HUDSON HENRY C		MORTGAGEE
04/03/1978	03/29/1978	197801057	WARRANTY...	HUDSON HENRY C		GRANTEE
03/17/1978	03/14/1978	197800862	WARRANTY...	HUDSON HENRY C		GRANTOR
03/08/1978	02/27/1978	197800773	AGREEMEN...	HUDSON HENRY C		GRANTEE
02/21/1978	02/17/1978	197800547	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
02/21/1978	02/17/1978	197800546	WARRANTY...	HUDSON HENRY C		GRANTEE
02/08/1978	02/08/1978	197800411	MORTGAGE...	HUDSON HENRY C		MORTGAGOR
02/08/1978	02/04/1978	197800410	WARRANTY...	HUDSON HENRY C		GRANTEE
12/01/1977	09/15/1977	197709507	WARRANTY...	HUDSON HENRY C		GRANTOR
12/01/1977	09/15/1977	197709505	WARRANTY...	HUDSON HENRY C		GRANTOR
12/01/1977	09/15/1977	197709506	WARRANTY...	HUDSON HENRY C		GRANTOR
11/18/1976	11/12/1976	197604268	WARRANTY...	HUDSON HENRY C		GRANTEE
11/15/1976	11/12/1976	197604194	WARRANTY...	HUDSON HENRY C		GRANTOR
10/21/1976	10/19/1976	197603883	WARRANTY...	HUDSON HENRY C		GRANTEE
09/20/1976	09/17/1976	197603447	WARRANTY...	HUDSON HENRY C		GRANTEE



RecDate	DocDate	DocNumber	DocType	Last Name	First Name	Party Type
04/30/1976	04/30/1976	197601559	QUIT CLA...	HUDSON HENRY C		GRANTEE
12/12/1975	12/09/1975	197504061	AFFIDAVI...	HUDSON HENRY C		GRANTOR
08/19/1975	08/15/1975	197502507	WARRANTY...	HUDSON HENRY C		GRANTOR
11/21/1974	11/18/1974	197403527	WARRANTY...	HUDSON HENRY C		GRANTOR
11/13/1974	11/11/1974	197403444	WARRANTY...	HUDSON HENRY C		GRANTEE
06/03/1974	05/21/1974	197401677	WARRANTY...	HUDSON HENRY C		GRANTOR
11/15/1973	09/21/1973	197303922	EASEMENT	HUDSON HENRY C		GRANTOR
02/06/1973	02/01/1973	197300435	WARRANTY...	HUDSON HENRY C		GRANTEE
07/21/1972	07/20/1972	197202439	WARRANTY...	HUDSON HENRY C		GRANTOR
07/19/1972	06/22/1972	197202398	WARRANTY...	HUDSON HENRY C		GRANTOR
07/10/1972	07/10/1972	197202269	WARRANTY...	HUDSON HENRY C		GRANTEE
06/02/1972	06/02/1972	197201830	WARRANTY...	HUDSON HENRY		GRANTEE
02/01/1972	12/11/1971	197200384	BILL OF ...	HUDSON HENRY C		GRANTOR
12/14/1971	11/24/1971	197103861	AGREEMEN...	HUDSON HENRY C		GRANTOR
12/14/1971	12/14/1971	197103857	WARRANTY...	HUDSON HENRY C		GRANTEE



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11/09/1971	10/20/1971	197103465	PERSONAL...	HUDSON HENRY C		GRANTEE
03/24/1971	02/04/1971	197100898	DEFER	HUDSON HENRY C		GRANTOR
12/21/1970	10/27/1970	197003433	WARRANTY...	HUDSON HENRY C		GRANTOR
10/23/1970	08/31/1970	197002829	WARRANTY...	HUDSON HENRY C		GRANTEE
10/23/1970	08/31/1970	197002828	WARRANTY...	HUDSON HENRY C		GRANTEE
06/05/1970	05/02/1970	197001281	WARRANTY...	HUDSON HENRY C		GRANTOR
06/01/1970	05/27/1970	197001247	WARRANTY...	HUDSON HENRY C		GRANTEE
05/25/1970	05/22/1970	197001176	WARRANTY...	HUDSON HENRY C		GRANTOR
05/25/1970	05/22/1970	197001174	WARRANTY...	HUDSON HENRY C		GRANTEE
07/31/1969	07/28/1969	196901935	WARRANTY...	HUDSON HENRY C		GRANTEE



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05/18/1994	05/02/1994	199410851	SUBORDIN...	HUDSON MARY MICHELLE		MORTGAGOR
02/14/1994	02/08/1994	199408918	SUBORDIN...	HUDSON MARY MICHELLE		MORTGAGOR
10/07/1993	10/06/1993	199306110	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
09/30/1993	09/16/1993	199305964	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
09/08/1993	09/08/1993	199305525	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
09/02/1993	08/27/1993	199305424	SUBORDIN...	HUDSON MARY MICHELLE		MORTGAGOR
08/27/1993	08/27/1993	199305282	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
03/19/1992	03/17/1992	199201747	SUBORDIN...	HUDSON MARY MICHELLE		MORTGAGOR
03/19/1992	03/17/1992	199201746	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
07/11/1991	07/01/1991	199102971	MODIFICA...	HUDSON MARY MICHELLE		MORTGAGOR
12/12/1990	12/06/1990	199006405	MODIFICA...	HUDSON MARY MICHELLE		MORTGAGOR
08/07/1990	05/04/1990	199002447	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
05/29/1990	05/17/1990	199002892	MORTGAGE...	HUDSON MARY MICHELE		MORTGAGOR
05/23/1990	05/23/1990	199002797	WARRANTY...	HUDSON MARY MICHELLE		GRANTOR
11/17/1988	11/15/1988	198805338	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR

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07/19/2000	06/27/2000	200003253	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
06/22/2000	06/19/2000	200002878	MORTGAGE...	HUDSON MARY M		MORTGAGOR
05/24/2000	04/26/2000	200002506	WARRANTY...	HUDSON MARY MICHELLE		GRANTOR
05/19/2000	05/16/2000	200002407	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
05/18/2000	05/05/2000	200002375	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
03/13/2000	03/11/2000	200001356	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
09/08/1999	08/31/1999	199904965	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
09/08/1999	08/18/1999	199904964	WARRANTY...	HUDSON MARY MICHELLE		GRANTEE
08/17/1999	08/09/1999	199904527	RESTRICT...	HUDSON MARY M		GRANTOR
06/11/1996	04/26/1996	199602659	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
04/26/1996	04/25/1996	199601741	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
04/15/1996	04/12/1996	199601543	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
04/12/1996	04/10/1996	199601539	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
04/12/1996	04/10/1996	199601538	WARRANTY...	HUDSON MARY MICHELLE		GRANTEE
04/11/1996	04/09/1996	199601506	WARRANTY...	HUDSON MARY MICHELLE		GRANTOR

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07/16/2024	07/16/2024	202402070	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
12/20/2011	12/01/2011	201104803	MODIFICA...	HUDSON MARY MICHELLE		MORTGAGOR
05/31/2011	04/28/2011	201102138	RESTRICT...	HUDSON MARY MICHELLE		GRANTOR
07/16/2009	07/14/2009	200903063	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
07/16/2009	07/14/2009	200903062	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
06/01/2009	05/22/2009	200902342	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
05/28/2009	05/22/2009	200902290	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
02/10/2004	01/30/2004	200400712	RELEASE ...	HUDSON MARY M		MORTGAGEE
11/26/2003	09/08/2003	200308768	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
08/05/2003	07/28/2003	200306015	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
08/05/2003	07/28/2003	200306014	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
09/19/2002	09/06/2002	200206025	RELEASE ...	HUDSON MARY MICHELLE		MORTGAGEE
09/04/2002	08/28/2002	200205582	SUBORDIN...	HUDSON MARY M		MORTGAGOR
09/04/2002	08/28/2002	200205581	MORTGAGE...	HUDSON MARY MICHELLE		MORTGAGOR
09/04/2002	08/14/2002	200205580	POWER OF...	HUDSON MARY MICHELLE		GRANTEE

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11/17/1988	11/03/1988	198805337	WARRANTY...	HUDSON MARY MICHELLE		GRANTEE

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