

NOT AN OFFICIAL DOCUMENT

2022-519374
05/09/2022 09:53 AM
TOTAL FEES: 55.00
BY: SP
PG # : 22

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
GINA PIMENTEL
RECORDER

After Recording Return To:
NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
4000 HORIZON WAY
IRVING, TX 75063
(888) 480-2432

[Space Above This Line For Recording Data]

MORTGAGE

PLISIC
Loan #: 043211433
MIN: 10039720432114339
MERS Phone: 1-888-679-6377
PIN: 45-12-13-352-025.000-046

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 **APRIL 28, 2022**, together with all Riders to this document.
- (B) "Borrower" is **TARA M. PLISIC**. 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 MERS has a mailing address of P.O. Box 2026, Flint, MI 48501-2026 and a street address of 1901 E Voorhees Street, Suite C, Danville, IL 61834. The MERS telephone number is (888) 679-MERS.
- (D) "Lender" is **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**. Lender is a **LIMITED LIABILITY COMPANY** organized and existing under the laws of **DELAWARE**. Lender's address is **8950 CYPRESS WATERS BLVD., DALLAS, TX 75019**.
- (E) "Note" means the promissory note signed by Borrower and dated **APRIL 28, 2022**. The Note states that Borrower owes Lender **ONE HUNDRED TWENTY-FOUR THOUSAND AND 00/100 Dollars (U.S. \$124,000.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **MAY 1, 2052**.
- (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.

NOT AN OFFICIAL DOCUMENT

0432111433

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

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> 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 (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A", which currently has the address of 7574 MONTANA ST, MERRILLVILLE, Indiana 46410 ("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 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) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and

Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

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

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

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

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

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

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

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

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

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall be

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

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

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

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

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

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

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

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

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in

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

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

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

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

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

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

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

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

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance

terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

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

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

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

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

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

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

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

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

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

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"); (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums

secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

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

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

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

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

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

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

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

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

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

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

invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

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

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

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

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

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any

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governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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

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

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

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

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.

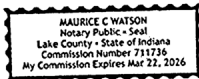
Tara M Plisic
- BORROWER - TARA M PLISIC

[Space Below This Line For Acknowledgment]

STATE OF INDIANA
COUNTY OF LAKE

Before me, a notary public, this 28th day of April, 2022,
Tara M Plisic

acknowledged the execution of this instrument.



Ma C Watson
Notary Public

Commissioned in LAKE County

My Commission Expires: 3-22-2026

Individual Loan Originator: ALLISON O'NEAL, NMLSR ID: 2047022
Loan Originator Organization: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, NMLSR ID: 2119

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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.

Alicia Watkins

Signature of Declarant

Alicia Watkins.

Printed Name of Declarant

This instrument was prepared by:
ERIKA SPENCER
NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
4000 HORIZON WAY
IRVING, TX 75063
(469) 851-4360

**INDIANA PROPERTY TAX BENEFITS**Sale Form 51781 (R/15/1-21)
Prescribed by the Department of Local Government Finance**THIS FORM MUST BE PRINTED ON GOLD OR YELLOW PAPER.**PL282C
Loan #: 0432111433
MNI#: 10039720452114339

Listed below are certain deductions and credits that are available to reduce a taxpayer's property tax liability. Taxpayers may claim these benefits by filing the appropriate application with the auditor in the county where the property is located. The mortgage deduction application may alternatively be filed with the recorder in the county where the property is situated. An application for these deductions must be completed and signed on or before December 31 and filed on or before the following January 5 of the calendar in which the property taxes are first due and payable. If an application is mailed, it must be submitted on or before the last day for filing.

An approved deduction will appear on the tax bill the year following the assessment date. For additional information on these and other deductions, please consult IC 6-1.1.

This form should be returned to the customer. The closing agent may photocopy this signed form for his or her records. This form is not considered an application for any of the listed property tax deductions and does not need to be submitted by the customer to the Department of Local Government Finance or the county auditor.

DEDUCTION (Indiana Code Cite)	MAX AMOUNT**	ELIGIBILITY REQUIREMENTS	APPLICATION FORM	RESTRICTIONS
Homestead Standard Deduction (IC 6-1.1-12-37)	The lesser of: 1) 60% of the assessed value of the eligible property; or 2) \$45,000.	<ol style="list-style-type: none"> 1) Residential real property improvements (including a house or garage) located in Indiana that an individual uses as the individual's principal residence, including a mobile or manufactured home not assessed as real property. 2) On the assessment date (January 1) or any date in the same year after an assessment date when an application is filed, one of the following must be true: (a) applicant owns; is buying under a contract that provides that the applicant is to pay the property taxes and that obligates the owner to convey title to the individual when the individual completes his contractual obligations; or applicant is entitled to occupy property as a tenant; (b) applicant is an individual as described in IC 6-1.1-12-17-9 and the residence is owned by a trust as described in IC 6-1.1-12-17-9; or (c) applicant is a corporation, partnership, limited liability company or other entity and the requirements of IC 6-1.1-12-37(b) are met. 3) Consists of dwelling (and those structures such as docks, patios, and gazebos attached to the dwelling) and real estate not to exceed one (1) acre surrounding the dwelling. 4) One standard deduction per married couple or individual (spouses who each independently own and maintain separate homesteads in different states may each be able to have a homestead deduction [see IC 6-1.1-12-37(b)]). 5) Where a person or married couple moves from one homestead after the assessment date to another homestead in the same tax cycle, the person or married couple may be able to receive a homestead deduction on both properties for just that tax cycle (see IC 6-1.1-12-37(b)). 6) Even if, as of the assessment date, the land is vacant or the dwelling is incomplete, the property may still qualify for a homestead deduction (see IC 6-1.1-12-37(b)). 7) Complete and sign application on or before December 31 and file with the county auditor on or before the following January 5 of the calendar year in which the property taxes are first due and payable. <p><i>An individual who changes the use of his homestead property and fails to file a certified statement with the auditor of the county notifying the county of the change of use within 60 days after the date of the change is liable for the amount of the deduction he was allowed for that real property, plus the date of penalty equal to 10% of the additional taxes due.</i></p> <p>NOTE: A change in use of or title to a property may disqualify it for a homestead deduction or require the deduction to be re-filed.</p>	Sales Disclosure Form 46021 or DLGF Form HC10 (State Form 5473) One form filed for both the Homestead Standard Deduction and Supplemental Homestead Deduction.	If more than one individual or entity qualifies property as a homestead for an assessment date, only one homestead standard deduction may be applied to the property for that assessment date.

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INDIANA PROPERTY TAX BENEFITS

DEDUCTION (Indiana Code Chapter 6-1-1-12-37.5)	MAX AMOUNT **	ELIGIBILITY REQUIREMENTS	APPLICATION FORM	RESTRICTIONS
<p>Supplemental Homestead Deduction (6-1-1-12-37.5)</p> <p>Solar Energy Heating and Cooling Systems (6-1-1-12-26)</p> <p>Solar Power Device (6-1-1-12-26(A))</p> <p>Wind Power Device (6-1-1-12-26)</p> <p>Hydroelectric Power Device (6-1-1-12-33)</p> <p>Geothermal Device (6-1-1-12-34)</p> <p>(See also IC 6-1-1-12-27.1, 30, and 35.5.)</p>	<p>Equal to the sum of the following:</p> <p>1) 35% of the homestead assessed value after the Supplemental Deduction has been applied that is less than \$500,000.</p> <p>2) 25% of the homestead assessed value after the Supplemental Deduction has been applied that is more than \$500,000.</p>	<p>An individual who is entitled to a homestead standard deduction from the assessed value of property just from the assessed value of the homestead is not eligible to apply for the Supplemental Deduction. However, the application applies after the application of the standard deduction but before the application of any other deduction, exemption, or credit for which the individual is eligible.</p> <p>1) Applicant must own or be buying under contract the real property, mobile or furnished home not assessed as real property or solar power device for the taxing the real property from the real property owner and be subject to assessment and property taxation with respect to the solar power device) on the date the application is filed.</p> <p>2) Real property or mobile home not assessed as real property is equipped with a solar energy system, wind power device, hydroelectric power device, or geothermal device on the real property is equipped with a solar power device that is assessed as a real property improvement.)</p> <p>3) Complete and sign application on or before December 31 and file with the county auditor on or before the following January 5 of the calendar year in which the property taxes are first due and payable. The request to geothermal and hydroelectric deductions, an application may be filed for the following year. However, the request for a solar energy system, wind power device, hydroelectric power device, or geothermal energy heating or cooling device deduction for a particular year and remains eligible for the deduction for the following year is not required to re-apply for the deduction.</p>	<p>Solar Energy System/Solar Power Device: Sales Disclosure Form 46021 or State Form 18865.</p> <p>Wind: Sales Disclosure Form 46021 or State Form 18865.</p> <p>Hydroelectric: Sales Disclosure Form 46021 or State Form 18865.</p> <p>Geothermal: Sales Disclosure Form 46021 or State Form 18865 and Indiana Department of Environmental Management (IDEM) certification, which may be obtained by mailing a copy of the state form to IDEM, 100 N. Senate Ave., Room 1255, Indianapolis, IN 46204.</p> <p>Geothermal: Sales Disclosure Form 46021 or State Form 18865 and IDEM certification, which may be obtained by mailing a copy of the state form to IDEM, 100 N. Senate Ave., Office of Water Quality, Room 1255, Indianapolis, IN 46204.</p>	<p>This deduction must not be applied to the property which states that the sum of the deductions provided to an annually assessed personal property/mobile home or manufactured home may not exceed one-half of its assessed value.</p> <p>The barn cannot be used as a dwelling.</p> <p>The county may impose a public safety fee of up to fifty dollars (\$50) for each heritage barn for which the applicant receives a heritage barn deduction.</p>
<p>Heritage Barn (6-1-1-12-26.2)</p>	<p>100% of the assessed value of the structure and foundation of the heritage barn.</p>	<p>1) Available only for a mortise and tenon barn that on the assessment date was constructed before 1950 and retains sufficient integrity of design, materials, and construction to clearly identify the building as a barn.</p> <p>2) Applicant must own or be buying the property under a contract that meets the criteria of IC 6-1-1-12-26.2(6)(B) and complete and sign the application on or before December 31 and file on or before the following January 5.</p>	<p>State Form 55706</p>	<p>The barn cannot be used as a dwelling.</p> <p>The county may impose a public safety fee of up to fifty dollars (\$50) for each heritage barn for which the applicant receives a heritage barn deduction.</p>

INDIANA PROPERTY TAX BENEFITS

DEDUCTIONS (Indiana Code Ch6)	MAX AMOUNT **	ELIGIBILITY REQUIREMENTS	APPLICATION FORM	RESTRICTIONS
Mortgage (6-1.1-12-1, 2)	The lesser of: 1) \$3,000; 2) balance of mortgage or second mortgage (including home equity line of credit) on assessment date; or 3) one-half of the real assessed value of the property.	1) Applicant must be resident of Indiana; 2) On the date the application is filed, applicant must own or be buying under contract the real property or mobile or manufactured home not assessed as real property. The mortgage, contract, or memorandum (including a home equity line of credit) must be recorded in the county recorder's office; 3) Property located in Indiana; 4) Complete and sign application on or before December 31 and file with the county auditor on or before the following January 5 of the calendar year in which the property taxes are first due and payable; 5) Contract buyer must submit copy of recorded contract or recorded memorandum of contract containing a legal description with the first application filed for this deduction.	State Form 43709. Applications may be filed with either the auditor or recorder in the county where the property is situated. Note: A new application must be filed whenever a loan is refinanced.	None
Over 65 (6-1.1-12-9, 10.1)	The lesser of: 1) one-half of the assessed value of the property; or 2) \$14,000. Note: If any of the applicant's joint tenants or tenants in common (other than a spouse) died at least 65, the deduction allowed must be reduced.	1) Applicant must own or be buying under contract the real property or mobile or manufactured home not assessed as real property on the date the application is filed; 2) Applicant is at least 65 on or before December 31 of the year preceding the year in which the deduction is claimed; 3) Applicant and any joint tenants or tenants in common other than a spouse reside on/in the real property or mobile or manufactured home; 4) For the calendar year preceding by two (2) years the calendar year in which the property taxes are first due and payable, the adjusted gross income of: (1) an individual who filed a single return, does not exceed \$30,000; (2) an individual who filed a joint return, does not exceed \$40,000; or (3) an individual and all other individuals that share ownership as joint tenants or tenants in common, does not exceed \$40,000; 5) Applicant has owned or has been buying under contract the real property or mobile home or value of the home for at least one year before claiming the deduction; 6) Assessed value of the home for at least \$200,000; 7) Surviving, unmarried spouse at least 60 on or before December 31 of the year preceding the year in which the deduction is claimed if deceased was 65 at the time of death may qualify; 8) Individual may not be denied the deduction because the individual is absent from the real property or mobile or manufactured home while in a nursing home or hospital; (NOTE that if the property is converted into a rental property, it no longer qualifies as the individual's residence.) 9) Complete and sign application on or before December 31 and file with the county auditor on or before the following January 5 of the calendar year in which the property taxes are first due and payable.	Internal Revenue Service Form 1040 for the calendar year preceding by two (2) years the calendar year in which the property taxes are first due and payable. This form includes information from the 1040 for the applicant and all co-owners.	A person may not claim any other deductions besides the mortgage and recorded Deed of Trust. Spouse Deduction under IC 6-1.1-12-30. If real property, a mobile home, or a manufactured home is owned by: 1) tenants by the entirety; 2) joint tenants; or 3) tenants in common; only one Over 65 Deduction may be allowed.
Over 65 Circuit Breaker Credit (6-1.1-20-6,8,9)	Prevents property tax liability on qualified homesteaded property from increasing by more than 2% over the previous year's tax liability.	1) Applicant qualified for homestead standard deduction in preceding calendar year and qualifies in current year (or is an eligible surviving spouse); 2) For the calendar year preceding by two (2) years the calendar year in which the property taxes are first due and payable, the adjusted gross income of: (1) an individual who filed a single return, does not exceed \$30,000; or (2) an individual who filed a joint return with the individual's spouse, does not exceed \$40,000; 3) Applicant is or will be at least 65 on or before December 31 of the calendar year immediately preceding the current calendar year; 4) For individuals who: (1) received a credit before January 1, 2020, the gross assessed value of the homestead on the assessment date is less than \$200,000; or (2) initially apply for a credit after December 31, 2019, the assessed value of all of the individual's Indiana real property is less than \$200,000; 5) File in same manner as for Over 65 Deduction.	State Form 43708. Internal Revenue Service Form 1040 for the calendar year preceding by two (2) years the calendar year in which the property taxes are first due and payable for applicant and spouse.	None

INDIANA PROPERTY TAX BENEFITS

DEDUCTION (Indiana Code Cite)	MAX. AMOUNT **	ELIGIBILITY REQUIREMENTS	APPLICATION FORM	RESTRICTIONS
Blind or Disabled (6-11.12-11, 12)	\$12,480	<ol style="list-style-type: none"> 1) Blind: Applicant is blind as defined in IC 12-7-2-21(1); or Disabled: Applicant is "disabled" if he is unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that can be expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 months. 2) The real property or mobile or manufactured home not assessed as real property is principally used and occupied by the applicant's resident or non-resident spouse or dependent child on the date the application is filed (and contract or memorandum of contract is recorded in the county recorder's office); 3) Applicant's taxable gross income does not exceed \$17,000 in the year prior to the year in which the deduction is claimed; 4) Applicant and sign application on or before December 31 and file with the county auditor on or before the following January 5 of the calendar year in which the property taxes are first due and payable. 	<p>Blind State Form 43710, Proof of Blindness; The records of the Division of Family Resources or the Division of Disability and Rehabilitative Services or the written statement of a physician who is licensed by this State and skilled in the diseases of the eye or of a licensed optometrist.</p> <p>Disabled State Form 43710, Proof of Disability; Proof that applicant is eligible to receive disability benefits under the Federal Social Security Act. However, an applicant with a disability not so certified must be examined by a physician as used by the Social Security Administration.</p>	<p>A person may claim this deduction with all other deductions EXCEPT the Over 65 Deduction.</p> <p>A person may claim this deduction with all other deductions EXCEPT the Over 65 Deduction.</p>
Totally Disabled Veteran or Veteran at Least 62 with Disability of 10% or More (5-1.12-14, 15)	\$14,000*	<ol style="list-style-type: none"> 1) Applicant must own or be buying under contract the real property or mobile or manufactured home not assessed as real property on the date the application is filed (and contract or a memorandum of contract is recorded in the county recorder's office); 2) Applicant served in U.S. military service for at least 90 days and was honorably discharged; 3) Applicant is either totally disabled or at least 62 with at least 10% disability; 4) Assessed value of applicant's Indiana real property and/or Indiana mobile or manufactured home not assessed as real property is not greater than \$200,000; 5) Complete and sign application on or before December 31 and file with the county auditor on or before the following January 5 of the calendar year in which the property taxes are first due and payable; 6) Surviving spouse of a veteran may receive this deduction if the surviving spouse owns or is buying the real property on the date the application is filed (and contract or memorandum of contract is recorded in the county recorder's office) at the time of death; or (2) the veteran was killed in action, died while serving on active duty, or died while performing inactive duty training. The surviving spouse is entitled to the deduction regardless of whether the property for which the deduction is claimed was owned by the deceased veteran or the surviving spouse before the deceased veteran's death. 	<p>State Form 12662.</p> <p>Pension Certificate or Award of Compensation from VA; or Certificate of Eligibility issued by IDVA.</p> <p>Surviving spouse must provide the documentation necessary to establish that at the time of death the deceased veteran satisfied the eligibility requirements.</p>	<p>A person may claim this deduction with all other deductions EXCEPT the Over 65 Deduction.</p> <p>A person may claim this deduction with all other deductions EXCEPT the Over 65 Deduction.</p>
Reduction for Homestead Donated to Veteran (6-1.12-14, 15)	Varies based on amount of veteran's disability; at least 50% and up to 100% of the assessed value of the homestead.	<ol style="list-style-type: none"> 1) Applicant served in the military or naval forces of the U.S. for at least ninety (90) days; received an honorable discharge; has a disability of at least 50%; and the homestead was conveyed without charge to the individual who is the owner of the homestead by an organization that is exempt from income taxation under the federal Internal Revenue Code; 2) Complete and sign application on or before December 31 and file with the county auditor on or before the following January 5 of the calendar year in which the property taxes are first due and payable. 	<p>State Form 12662.</p> <p>Pension Certificate or Award of Compensation from VA; or Certificate of Eligibility issued by IDVA.</p>	<p>A person may claim this deduction with all other deductions EXCEPT the Over 65 Deduction, Veterans with Service-Connected Disability Deduction, and Over 65 Deduction.</p>

INDIANA PROPERTY TAX BENEFITS

DEDUCTION (Indiana Code Cite)	MAX AMOUNT**	ELIGIBILITY REQUIREMENTS	APPLICATION FORM	RESTRICTIONS
Veteran with Service-Connected Disability (IC-1-12-13, 15)	\$24,960*	1) Applicant must own or be buying under contract the real property or mobile or manufactured home not assessed as real property on the date the application is filed (and contract or a memorandum of contract is recorded in the county recorder's office); 2) Applicant received an honorable discharge after serving in U.S. military or naval forces during any of its wars; 3) Applicant has service-connected disability of at least 10%; 4) Complete and sign application on or before December 31 and file with the county auditor on or before the following January 2 of the calendar year in which the property taxes are first due and payable; 5) Surviving spouse of a veteran may receive this deduction if the veteran satisfied the above eligibility requirements at the time of death and the surviving spouse owns or is buying the property under contract at the time the deduction application is filed. The surviving spouse is entitled to the deduction regardless of whether the property for which the deduction is claimed was owned by the deceased veteran or the surviving spouse before the deceased veteran's death.	State Form 12662. Presion Certificate, Award of Compensation, or disability compensation check from VA or IDVA or Certificate of Eligibility issued by IDVA.	A person may claim this deduction with all other deductions EXCEPT the Over 65 Deduction and Surviving Spouse of WW I Veteran Deduction.
Surviving Spouse of World War I Veteran (IC-1-12-16, 17)	\$18,720*	1) Surviving spouse must own or be buying on contract the real property or mobile or manufactured home not assessed as real property on the date the application is filed (and contract or a memorandum of contract is recorded in the county recorder's office); 2) Applicant is surviving spouse of person who served in the U.S. military before November 12, 1918; 3) Deceased spouse received an honorable discharge.	State Form 12662. VA-issued proof of service and honorable discharge.	A person may claim this deduction with all other deductions EXCEPT the Over 65 Deduction and Veteran with Service-Connected Disability Deduction.

*Any unused portion of the deduction may be applied to personal property taxes and then to excise taxes for either a motor vehicle (IC 6-6-5-9) or an aircraft (IC 6-6-6-5).

**NOTE: For registration years beginning after December 31, 2013, IC 6-6-5-2 enables veterans who do not own, or are not buying property under contract (or their surviving spouse) to receive a credit toward vehicle excise taxes if they otherwise satisfy the requirements for a veteran deduction under IC 6-1-12-13, 14, or 16. The amount of the credit that may be claimed is equal to the lesser of the amount of the excise tax liability for the individual's vehicle or \$20. This credit must be claimed on a Form prescribed by the Bureau of Motor Vehicles. An individual claiming the credit must attach to the form an affidavit from the county auditor stating that the claimant does not own property to which a property tax deduction may be applied under IC 6-1-12-13, 14, or 16.

Special note regarding members of the armed forces:

Persons to IC 6-1-12-3 and 4, an individual who is a member of the United States Armed Forces and is away from the county of his or her residence as a result of military service and thus misses the deadline for filing a mortgage deduction application may file the application during the year following the year in which the individual is discharged from military service. The individual must file a proper application with the auditor of the county in which the real property is located. The application must specify the particular year, or years, for which the deduction is claimed. The individual must attach to the application an affidavit that states the facts concerning the individual's absence as a member of the United States Armed Forces.

Effective July 1, 2014, active military personnel transferred to a location outside of Indiana may be able to retain their homestead deduction during their absence. See IC 6-1-12-37(f) for more information.

** The sum of the deductions applied to a mobile home or a manufactured home not assessed as real property may not exceed one-half of the assessed value of the mobile home or manufactured home (see IC 6-1-12-40c). This restriction does not apply to the Supplemental Homestead Deduction.

Deduction application forms are available at the county auditor's office or at <http://www.in.gov/dtcf2344.htm>.

By signing below, customer acknowledges receipt of the Indiana Property Tax Benefits Form.

Signature of Customer/Verification

Name (Please print)

TARA M PISIC

Date (month, day, year)

4/28/23



INDIANA PROPERTY TAX BENEFITS
 State Form 5781-RTS (01-15-17)
 Provided by the Department of Local Government Finance

THIS FORM MUST BE PRINTED ON 60% DGS YELLOW PAPER.

Use the below on certain deductions and credits that are available to reduce a taxpayer's property tax liability. Taxpayers may claim these benefits by filing the appropriate application with the auditor in the county where the property is located. The mortgage deduction application may alternatively be filed with the recorder in the county where the property is located. If an application is made, it must be processed on or before the last day for filing.

An approved deduction will appear on the tax bill the year following the assessment date. For additional information on these and other deductions, please consult IC 6-1-1. This form should be returned to the customer. The closing agent may photocopy this signed form for his or her records.

DEDUCTION (Indiana Code Title)	MAX. AMOUNT **	ELIGIBILITY REQUIREMENTS	APPLICATION FORM	RESTRICTIONS
Homestead Standard Deduction (6-1-1-2-37)	The lesser of: 1) 60% of the assessed value of the eligible property; or 2) \$45,000.	<p>1) Residential real property improvements (including a house or garage) located in Indiana that an individual uses as the individual's principal residence, including a mobile or manufactured home not assessed as real property.</p> <p>2) On the assessment date (January 1 for real property starting in 2016; January 1 for personal property, mobile homes starting in 2017 (January 15 for personal property mobile homes in 2016)) or any date in the same year after an assessment date change, the applicant must be the owner of the property. (3) The applicant is holding under a contract that provides that the applicant is to be the property trustee and that obligates the owner to convey title to the individual when the individual completes his contractual obligations; or applicant is entitled to occupy property as a tenant stockholder of a cooperative housing corporation; (3) Applicant is an individual as described in IC 6-1-1-2-37.2 and transactions is covered by a trust as described in IC 6-1-1-2-37.3 and the trust is a trust as described in IC 6-1-1-2-37.4; (4) Applicant is a liability company or other entity and the requirements of IC 6-1-1-2-37.6 are met;</p> <p>3) Consists of dwelling (and those structures such as decks, patios, and garages attached to the dwelling) and real estate not to exceed one acre surrounding the dwelling;</p> <p>4) One standard deduction per married couple or individual (spouses who each own standard deduction and maintain separate homesteads in different states may each be able to have a homestead deduction (see IC 6-1-1-2-37.6));</p> <p>5) Where a portion of married couple income from one homestead state the couple may be able to receive a homestead deduction on both properties for just that tax cycle (see IC 6-1-1-2-37.7));</p> <p>6) Even if, as of the assessment date, the land is vacant or the dwelling is unoccupied, the property may still qualify for a homestead deduction (see IC 6-1-1-2-37.10);</p> <p>7) When required to file property, complete and sign application on or before December 31 and file on or before the following January 5, and with respect to mobile or manufactured homes not assessed as real property, file during the twelve months before January 31 of the year for the deduction as sought.</p> <p>8) An individual who changes the use of his nonresidential property to residential property for the first time may claim the homestead deduction for the change of use within 60 days after the date of the change is made for the amount of the deduction he was allowed for that real property, plus a civil penalty equal to 10% of the additional taxes due.</p> <p>NOTE: A change in use of land to a property may disqualify it for a homestead deduction or require the deduction to be re-filed.</p>	<p>Sales Disclosure Form 40021 or DLGF Form HC10 (S&H Form 647). One form filed for both the Homestead Deduction and Standard Homestead Deduction.</p>	<p>If more than one individual or entity qualifies property as a homestead for an assessment date, only one deduction may be applied to the property for that assessment date.</p>

NOT AN OFFICIAL DOCUMENT

INDIANA PROPERTY TAX BENEFITS

DEDUCTION (Indiana Code Chapter)	MAX AMOUNT **	ELIGIBILITY REQUIREMENTS	APPLICATION FORM	RESTRICTIONS
<p>Supplemental Homestead Deduction (6-1.1-12-37.5)</p>	<p>Equal to the sum of the following: 1) 1.5% of the homesteaded assessed value after the standard deduction has been applied that is less than \$50,000; 2) 2.5% of the assessed value after the standard deduction has been applied that is more than \$50,000.</p>	<p>An individual who is entitled to a homesteaded standard deduction from the assessed value of property under IC 6-1.1-12-37 also is entitled to receive a supplemental deduction from the assessed value of the homestead to which the standard deduction applies after the application of the standard deduction but before the application of any other deduction, exemption, or credit for which the individual is eligible.</p>	<p>Sales Disclosure Form 442021 or EXCEP Form HC10 (Sales Form 1703). Other Standard Deduction, Homestead Deduction, and Supplemental Homestead Deduction.</p>	<p>The deduction must not be considered in applying the 4.0%, which states that the sum of the deductions provided to an annually assessed personal property, mobile home or property, must not exceed one-half of its assessed value.</p>
<p>Solar Energy Heating or Cooling Systems (6-1.1-12-26)</p> <p>Solar Power Device (6-1.1-12-26.1)</p> <p>Wind Power Device (6-1.1-12-29)</p> <p>Hydroelectric Power Device (6-1.1-12-23)</p> <p>Geothermal Device (6-1.1-12-34)</p> <p>(See also IC 6-1.1-12-27.1, 30, and 32.5.)</p>	<p>Solar Energy System: Equals the out-of-pocket for the components and the labor involved in installing the components. Solar Power Device, Wind, Hydroelectric, and Geothermal: Assessed value of property with the device less the assessed value of the property method of the power device. Solar Power Device: Assessed value distributed as personal property; Assessed value of the device.</p>	<p>1) Applicant must own or be buying under contract the real property, mobile or manufactured home not assessed as real property or not power device (or the real property, mobile or manufactured home and property transaction with respect to the solar power device) on the date the application is filed; 2) Real property or mobile home not assessed as real property is equipped with a solar energy system, wind power device, hydroelectric power device, or geothermal energy heating or cooling device (and for purposes of the solar power device deduction, the real property is equipped with a solar power device that is assessed as a real property improvement); 3) With respect to real property or a solar power device assessed as depreciable or on or before the following January 31, and with respect to a mobile home not assessed as real property, within the 12 months before March 31 of each year for which the deduction is sought. With respect to geothermal and hydroelectric deduction, an applicant must be paid annually, even for real property. However, a person who receives a solar energy system, wind power device, or a particular year and remains eligible for the deduction for the following year is not required to re-apply for the deduction.</p>	<p>Solar Energy Systems: Solar Power Device; Sales Disclosure Form 442021 or State Form 18855. Wind: Sales Disclosure Form 442021 or State Form 18855. Hydroelectric: Sales Disclosure Form 442021 or State Form 18855 and Indiana Department of Environmental Management. Geothermal: Sales Disclosure Form 442021 or State Form 18855 and a copy of the sales form to IDEM, 100 N. Senate Ave., Room 1255, Indianapolis, IN 46204. Geothermal: Sales Disclosure Form 442021 or State Form 18855 and IDEM certification, which may be obtained by mailing a copy of the sales form to IDEM, 100 N. Senate Ave., Office of Water Quality, Room 1255, Indianapolis, IN 46204.</p>	<p>A person may claim these deductions in addition to other deductions EXCEPT the Over 65 Deduction.</p>
<p>Heritage Barn (6-1.1-12-28.2)</p>	<p>100% of the assessed value of the heritage barn. The assessed value of the heritage barn.</p>	<p>1) Available only for a mortise and tenon barn that on the assessment date was constructed before 1950 and retains sufficient integrity of design, materials, and construction to clearly identify the building as a barn. 2) Applicant must own or be buying the property under a contract that meets the criteria of IC 6-1.1-12-28.210(C)(8) and complete and sign the application on or before December 31 and file on or before the following January 31.</p>	<p>State Form 65700</p>	<p>The barn cannot be used as a dwelling. The county may impose a public safety fee of up to fifty dollars (\$50) for each heritage barn for which the applicant receives a heritage barn deduction.</p>

INDIANA PROPERTY TAX BENEFITS

DEDUCTION (Indiana Code Chapter)	MAX. AMOUNT**	ELIGIBILITY REQUIREMENTS	APPLICATION FORM	RESTRICTIONS
Mortgage (6-1.1-12-1, 2)	The lesser of: 1) \$3,000; 2) balance of mortgage or contract indebtedness (including home equity line of credit) on assessment date; or 3) one-half of the value of the property.	1) Applicant must be resident of Indiana. 2) On the date the application is filed, applicant must own or be buying under contract the real property or mobile or manufactured home not assessed as real property. The mortgage, contract, or memorandum (including a home equity line of credit) must be recorded in the county recorder's office. 3) Property located in Indiana. 4) With respect to real property, complete and sign application on or before December 31 and file on or before the following January 5, and with respect to mobile or manufactured homes not assessed as real property, file during the twelve months before March 31 of each year for which the deduction is sought. 5) Correct buyer must submit copy of recorded contract or recorded memorandum of sale or recorded legal description with the first application filed for the deduction.	State Form 4370S. Application may be filed with either the auditor or recorder in the county where the property is situated. Note: A new application must be filed whenever a loan is refinanced.	None.
Over 65 (6-1.1-12-6, 10.1)	The lesser of: 1) one-half of the assessed value of the property; or 2) \$12,480. Note: If any of the applicant's joint tenants or tenants in common (other than a spouse) are not at least 65, the allowed deduction must be reduced.	1) Applicant must own or be buying under contract the real property or mobile or manufactured home not assessed as real property on the date the application is filed. 2) Applicant is at least 65 on or before December 31 of the year preceding the year in which the deduction is claimed. 3) Applicant and any joint tenants or tenants in common (other than a spouse resident on the real property or mobile or manufactured home). 4) Contracted reduced gross income in year preceding year in which application is signed does not exceed \$20,000. 5) Applicant has owned or has been buying under contract the real property or mobile home or manufactured home for at least one year before claiming the deduction. 6) Assessed value of property does not exceed \$116,240. 7) Surviving, unmarried spouse at least 65 on or before December 31 of the year of death in the year in which the deduction is claimed if deceased was 65 at the time of death in that year. 8) Individual may not be denied a deduction because the individual is absent from the state for more than 90 days in a year. (NOTE that if the property is conveyed into a rental property, it no longer qualifies as the individual's residence.) 9) With respect to real property, complete and sign application on or before December 31 and file on or before the following January 5, and with respect to mobile or manufactured homes not assessed as real property, file during the twelve months before March 31 of each year for which the deduction is sought.	State Form 4370S. Internal Revenue Service Form 1040 for the previous calendar year. This requirement includes submitting the 1040 for the applicant and all co-owners.	A person may not claim the deduction if the applicant is a beneficiary under a trust, a beneficiary of a Homestead Deduction and Homestead Exemptions (and Fertilizer Storage Deduction under 6-1.1-13-28). If real property, a mobile home, or manufactured home is owned by: 1) tenant by the entirety; 2) joint tenants; or 3) tenant in common; only one Over 65 Deduction may be allowed.
Over 65 Circuit Breaker Credit (6-1.1-30-6-5)	Prements property tax liability on assessed property from the increase from the previous year by more than 2% over the previous year's tax liability.	1) Applicant qualified for homestead standard deduction in preceding calendar year and qualifies in current year (or is an eligible surviving spouse); 2) For applicant who files single return, adjusted gross income cannot exceed \$30,000; for applicant who files a joint return with spouse, adjusted gross income cannot exceed \$40,000; in year preceding year in which application is signed; 3) Applicant is or will be at least 65 on or before December 31 of the calendar year immediately preceding the current calendar year; 4) Gross assessed value of the homesteaded on the assessment date is less than \$100,000; 5) File in same manner as for Over 65 Deduction.	State Form 4370S. Internal Revenue Service Form 1040 for the previous calendar year for applicant and spouse.	None.

INDIANA PROPERTY TAX BENEFITS

DEDUCTION (Indiana Code Chapter)	MAX AMOUNT**	ELIGIBILITY REQUIREMENTS	APPLICATION FORM	RESTRICTIONS
Blind or Disabled Person (6-1.1-12-11, 12)	\$12,450	<p>1) Blind: Applicant is blind as defined in IC 13-2-2-2(10); or</p> <p>Disabled: Applicant is "disabled" if he is unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that can be expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 months;</p> <p>2) The real property or mobile or manufactured home not assessed as real property is principally used and occupied by the applicant as the applicant's residence;</p> <p>3) Applicant must own or be buying under contract the real property or mobile or manufactured home for which the deduction is sought;</p> <p>4) Applicant's taxable gross income does not exceed \$17,000 in the year prior to the year in which the deduction is claimed;</p> <p>5) With respect to real property, complete and sign application on or before December 31 and file on or before the following January 5, and with respect to mobile or manufactured homes not assessed as real property, file during the twelve months before March 31 of each year for which the deduction is sought.</p>	<p>Blind State Form 42710. Proof of Blindness: The records of the Division of Family Resources or the Division of Disability and Rehabilitation Services, or a written statement of a physician who is licensed by this State and attests in the degrees of the eye or of a tapered ophthalmic.</p> <p>Disabled State Form 42710. Proof of Disability: Proof that applicant is eligible to receive benefits under the Federal Social Security Act. However, an applicant with a disability not so covered must be examined by a physician under the same standards administered by Social Security Administration.</p>	<p>A person may claim the deduction EXCEPT the Over 65 Deduction.</p>
Totally Disabled Veteran or Veteran at Least 62 with Disability of 10% or More (6-1.1-12-14, 15)	\$12,450*	<p>1) Applicant must own or be buying under contract the real property or mobile or manufactured home for which the deduction is being sought and the deduction is filed (land covered for a memorandum of contract is recorded in the county recorder's office);</p> <p>2) Applicant served in U.S. military services for at least 90 days and was honorably discharged;</p> <p>3) Applicant is either totally disabled or at least 62 with at least 10% disability;</p> <p>4) Assessed value of applicant's Indiana real property is not greater than \$175,000;</p> <p>5) With respect to real property, complete and sign application on or before December 31 and file on or before the following January 5, and with respect to mobile or manufactured homes not assessed as real property, file during the twelve months before March 31 of each year for which the deduction is sought;</p> <p>6) Surviving spouse of a veteran may receive this deduction if the veteran satisfied the above eligibility requirements at the time of death and the surviving spouse owns or is buying the property under contract at the time the deduction application is filed;</p> <p>7) The surviving spouse is entitled to the deduction regardless of whether the property is owned or is being bought by the deceased veteran or the surviving spouse.</p>	<p>State Form 12662. Proof of Certificate of Eligibility or Award of Certificate of Eligibility issued by DVA. Surviving spouse must provide the state form at the time of death; the deceased veteran satisfied the eligibility requirements.</p>	<p>A person may claim the deduction with all other deductions EXCEPT the Over 65 Deduction.</p>
Deduction for Veterans or Disabled Veterans (6-1.1-12-14, 15)	Values based on market value of the assessed property at least 65% and up to 100% of the assessed value of the homestead.	<p>1) Applicant served in the military or naval forces of the U.S. for at least ninety (90) days, received an honorable discharge, and is either totally disabled or at least 62 with at least 10% disability, and of the Indiana National Revenue Code.</p> <p>2) With respect to real property, complete and sign application on or before December 31 and file on or before the following January 5, and with respect to mobile or manufactured homes not assessed as real property, file during the twelve months before March 31 of each year for which the deduction is sought.</p>	<p>State Form 12662. Penalty Certificate of Award of Certificate of Eligibility issued by DVA.</p>	<p>A person may claim this deduction with all other deductions EXCEPT the Over 65 Deduction, the Service-Connected Disability Deduction, and Over 65 Deduction.</p>

INDIANA PROPERTY TAX BENEFITS

DEDUCTION (Indiana Code Chapter)	MAX. AMOUNT **	ELIGIBILITY REQUIREMENTS	APPLICATION FORM	RESTRICTIONS
Veteran with Service-Connected Disability (95-11-12-13, 19)	\$24,900*	1) Applicant must own or be buying under contract the real property or mobile or manufactured home not assessed as real property on the date the application is filed (and covered or a memorandum of contract is recorded in the county recorder's office); 2) Applicant received an honorable discharge after serving in U.S. military or naval forces during any of the wars; 3) Applicant has service-connected disability of at least 10%; 4) When required to real property, complete and sign application on or before December 31 and file on or before the following January 5, and when respect to mobile or manufactured homes, complete and file the application no more than 90 days before March 31 of each year for which the deduction is sought; 5) Surviving spouse of a veteran may receive this deduction if the veteran satisfied the above eligibility requirements at the time of death and the surviving spouse owns or is buying the property under contract at the time the deduction application is filed. The surviving spouse is entitled to the deduction regardless of whether the property for which the deduction is claimed was owned by the deceased veteran or the surviving spouse before the deceased veteran's death.	Pending Certificate, Award of Compensation, or disability compensation period from VA or DVA, or Certificate of Eligibility issued by DVA. Surviving spouse must provide the documentation necessary to establish that at the time of death the surviving spouse was an eligible beneficiary.	A person may claim this deduction with all other deductions EXCEPT the Over 65 Deduction and Surviving Spouse of WWI Veteran Deduction.
Surviving Spouse of World War I Veteran (95-11-12-16, 17)	\$18,700*	1) Surviving spouse must own or be buying on contract the real property or mobile or manufactured home not assessed as real property on the date the application is filed or under a memorandum of contract is recorded in the county recorder's office; 2) Applicant is surviving spouse of person who served in the U.S. military before November 12, 1918; 3) Deceased spouse received an honorable discharge.	State Form 12992. VA-issued proof of service and honorable discharge.	A person may claim this deduction with all other deductions EXCEPT the Over 65 with Service-Connected Disability Deduction.

*Any unused portion of the deduction may be applied to personal property taxes and then to excise taxes for either a motor vehicle (IC 6-6-5) or an aircraft (IC 6-6-4.5).


NOTE: For registration years beginning after December 31, 2013, IC 6-6-5.5 enables veterans who do not own, or are not buying property under contract, (or their surviving spouses) to receive a credit toward excise taxes. If they otherwise satisfy the requirements for a veteran deduction under IC 6-1-12-13, 14, or 16, the amount of the credit that may be claimed is equal to the lesser of the amount of the excise tax liability for the individual's vehicle or \$70. This credit must be claimed on a form prescribed by the Bureau of Motor Vehicles. An individual claiming the credit must attach to the form an affidavit from the county auditor stating that the claimant does not own property to which a property tax deduction may be applied under IC 6-1-12-13, 14, or 16.

Special note regarding members of the armed forces:

Pursuant to IC 6-1-12-3 and 4, an individual who is a member of the United States armed forces and is away from the county of his or her residence as a result of military service and thus incurs the disallowance for filing a mortgage deduction application may file the application during the year following the year in which the individual is discharged from military service. The individual must file a proper application with the auditor of the county in which the real property is located. The application must specify the particular year, or years, for which the deduction is claimed. The individual must attach to the application an affidavit that states the facts concerning the individual's absence as a member of the United States armed forces.

Effective July 1, 2014, active military personnel transferred to a location outside of Indiana may be able to retain their homestead deduction during their absence. See IC 6-1-1-12-31(f) for more information. ** The sum of the deductions applied to a mobile home or a manufactured home not assessed as real property may not exceed one-half of the assessed value of the mobile home or manufactured home (see IC 6-1-1-12-40.5). This restriction does not apply to the Supplemental Homestead Deduction.

Deduction application forms are available at the county auditor's office or at <http://www.in.gov/dmv/2244.htm>.
 By signing below, customer acknowledges receipt of the Indiana Property Tax Benefits Form.

Signature of Customer/Vendor: 

Name (please print): Tara M Phisic

Date (month, day, year): 4/28/18

NOT AN OFFICIAL DOCUMENT

EXHIBIT "A"

The land hereinafter referred to is situated in the City of Merrillville, County of Lake, State of IN, and is described as follows:

Lot Numbered One Hundred Twenty-eight (128) in the resubdivision at the resubdivision of Lots Eleven (11) to Twenty-seven (27) in Block 5 and a resubdivision of Lots Fifty-one (51) and Fifty-two (52) in Block 5, in Lincolnway Farms, Inc., "Green Acres Development as per plat thereof recorded in Plat Book 26, Page 35 in the Office of the Recorder of Lake County, Indiana. Except the east 10 feet thereof conveyed to County of Lake for benefits of the public for highway purposes.

Being that parcel of land conveyed to Tara M. Plisic from Megan M. Fisch by that deed dated 09/26/2016 and recorded 09/30/2016 in Instrument 2016 066506, of the Lake County, IN public registry. According to the public records, there has been no conveyance of the land within a period of twenty-four months prior to the date of this report, except as follows: None

Parcel ID(s): 45-12-13-352-025.000-046

Property of Lake County Recorder