



39 Woodland Rd. • Roseland, New Jersey 07068 • 973-226-6555 • 973-226-6171 fax • fortunetitle.com

### \*\*\*INVOICE\*\*\*

**Invoice Date:** May 12, 2025

**File Number:** 374822FTA

**Invoice Number:** 264605

**Reference No:** 221634-11

**Servicer**

**Matter No.**

**PO#**

Friedman Vartolo LLP  
1325 Franklin Avenue  
Suite 160  
Garden City, NY 11530

**Owner:**

Paden Hinds

**Property Information:**

8321 Thomson Road  
Township of Cheltenham, PA  
*Tax Parcel(s) 31-00-25936-00-7, Township of  
Cheltenham, Montgomery County*

Description	Amount	Qty	Total
Examination Fee	\$650.00	1	650.00
	<b>Payment(s):</b> <b>Credit(s):</b> <b>Balance Due:</b> <b>\$650.00</b>		

**Payment to be submitted to Fortune Title Agency, Inc. within 30 days of the Invoice Date.**

**If the file is cancelled a cancellation fee will be issued to cover out-of-pocket costs.**

*Thank you!*



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39 Woodland Rd. • Roseland, New Jersey 07068 • 973-226-6555 • 973-226-6171 fax • fortunetitle.com

Friedman Vartolo LLP

1325 Franklin Avenue  
Suite 160  
Garden City, NY 11530

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**REF. NO:** 221634-11

**REF. NO.:**

May 14, 2025

**File No:** 374822FTA

Dear Sir or Madam:

Please find the enclosed "Foreclosure Search Report" for the above captioned matter.

We will update the foreclosure report upon notification from your office.

If you have any questions regarding this report, please do not hesitate to contact us.

Very truly yours,

Melani DiGeronimo

Friedman Vartolo LLP

1325 Franklin Avenue  
Suite 160  
Garden City, NY 11530

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**REF. NO:** 221634-11

**REF. NO.:**

**EFFECTIVE DATE:** April 23, 2025  
**ISSUED DATE:** May 14, 2025

**FILE NO:** 374822FTA

### **FORECLOSURE SEARCH REPORT**

**1. PROPERTY DESCRIPTION:**

8321 Thomson Road  
Township of Cheltenham, PA  
*Tax Parcel(s) 31-00-25936-00-7, Township of Cheltenham, Montgomery County*  
Mailing Address: 8321 Thomson Road, Elkins Park, PA 19027-1730

**2. TAXES:** As shown on attachment.

**3. SURROGATES:** Clear.

**4. BANKRUPTCY:** None.

**5. CHILD SUPPORT:** The website of the Pennsylvania Department of Human Services, Bureau of Child Support Enforcement, requires that a Social Security Number be provided in order to identify possible child support arrearages. Social Security Numbers of individual borrowers must be provided for searching.

**6. COUNTY JUDGMENTS:** See Attached.

**7. TITLE VESTED IN:**

Paden K. Hinds, as sole owner, by deed from Louise Crawford now known as Louisa Coyle, dated September 20, 2019, recorded September 24, 2019 in the Montgomery County Clerk's/Register's Office in Deed Book 6154, Page 1672.

Friedman Vartolo LLP

1325 Franklin Avenue  
Suite 160  
Garden City, NY 11530

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REF. NO: 221634-11

REF. NO.:

### MORTGAGE & LIEN SCHEDULE

**1 Mortgage**

Mortgagor: Charles G. Oswald and Christine Oswald, his wife  
Mortgagee: Julius S. Schonberger Jr  
Amount: \$10,000.00  
Dated: November 6, 1948  
Recorded: November 10, 1948  
Book: 2052  
Page: 304

*NOTE: Said mortgage is against the prior owner.*

**2 Purchase Money Mortgage**

Mortgagor: Paden K. Hinds, a single person  
Mortgagee: Mortgage Electronic Registration Systems, Inc. as nominee for Gateway Mortgage Group, a division of Gateway First Bank  
Amount: \$319,113.00  
Dated: September 30, 2019  
Recorded: September 24, 2019  
Book: 14761  
Page: 65

**2a Assignment**

Assignor: Mortgage Electronic Registration Systems Inc. as nominee for Gateway Mortgage Group a Division of Gateway First Bank  
Assignee: U.S. Bank National Association, not in its individual capacity but solely as legal title trustee for RMTP Trust Series 2021 BKM-TT  
Dated: March 23, 2022  
Recorded: May 17, 2022  
Book: 15591  
Page: 63

- 2b Mortgage Modification**
- Mortgagor: Paden K. Hinds  
Mortgagee: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT and through Rushmore Loan Management Services LLC  
Dated: June 7, 2023  
Recorded: September 15, 2023  
Book: 15812  
Page: 2619
- 2c Mortgage Modification**
- Mortgagor: Paden K. Hinds  
Mortgagee: Nationstar Mortgage LLC  
Dated: December 1, 2024  
Recorded: November 4, 2024  
Book: 15980  
Page: 2591
- 3 Mortgage**
- Mortgagor: Paden K. Hinds  
Mortgagee: Secretary of Housing and Urban Development  
Amount: \$95,607.83  
Dated: June 7, 2023  
Recorded: September 5, 2023  
Book: 15808  
Page: 405
- 4 Mortgage**
- Mortgagor: Paden K. Hinds  
Mortgagee: Secretary of Housing and Urban Development  
Amount: \$7,401.80  
Dated: October 26, 2024  
Recorded: November 4, 2024  
Book: 15980  
Page: 2557
- 5 Judgment**
- Docket No: 2023-02202  
Recorded: February 7, 2023  
Amount: \$2,847.80  
Defendant: Paden Hinds  
Plaintiff: Capital One Bank USA NA  
Pltf Address: CO Law Offices of Hayt, Hayt and Landau LLC Meridian Center 1, 2 Industrial Way West Eatontown NJ 07724

Friedman Vartolo LLP  
1325 Franklin Avenue  
Suite 160  
Garden City, NY 11530

---

REF. NO: 221634-11

REF. NO.:

**LEGAL DESCRIPTION**

**PROPERTY DESCRIPTION:**

8321 Thomson Road  
Township of Cheltenham, PA  
*Tax Parcel(s) 31-00-25936-00-7, Township of Cheltenham, Montgomery County*  
Mailing Address: 8321 Thomson Road, Elkins Park, PA 19027-1730

The Land referred to herein below is situated in the **County of Montgomery, Commonwealth of Pennsylvania**, and is described as follows:

ALL THAT CERTAIN lot or piece of ground situate in Cheltenham Township, Montgomery County, Pennsylvania, at a corner formed by the intersection of the Southeast side of Thompson Road with the Northerly side of Edgewood Road; thence extending Northeastward, one hundred nineteen and thirty four one hundredths feet to a point; thence still along said road on a curve to the left, a distance of nine and seventy three one hundredths feet; thence Southeastward seventy five and thirty six one hundredths feet; thence Southwardly ninety six and eighty four one hundredths feet to a point in the Northerly side of Edgewood Road, and thence along the said side of said Edgewood Road on a curve to the right, a distance of one hundred sixty four and ninety nine one hundredths feet to the first mentioned point and place of BEGINNING.

BEING Lot No. 51 on Plan of Edgewood Road recorded at Norristown in Deed Book No. 676, Page 500.

PARCEL NO. 31-00-25936-00-7

BEING the same premises which Arthur J. Norton, by Deed dated 10/07/2005 and recorded 11/16/2005 in the Office of the Recorder of Deeds in and for the County of Montgomery in Deed Book 5579, Page 1371, granted and conveyed unto Louise Crawford.

AND the said Louise Crawford is also known as Louisa Coyle.

For: **FORTUNE TITLE FORECLOSURE**  
 PARCEL #: 31-00-25936-00-7

ASSESSED OWNER: HINDS PADEN K  
 8321 THOMSON RD ELKINS PARK, PA 19027-1730  
 LEGAL ADDRESS: 8321 THOMSON RD

**CERTIFICATE OF CURRENT PROPERTY TAX STATUS FOR:**

<b>Lot Size:</b>	.3030 AC	<b>Assessed Value</b>	<b>Millage Rates</b>
<b>Prop Code:</b>	1101 -- RESIDENTIAL - SINGLE	Land: \$0	Twp/Boro: 9.9552
	FAMILY - DETACHED	Improve: \$0	County: 5.642
		Total: \$151,610	School: 53.17

<b>Municipal:</b>	CHEL滕HAM TWP	<b>County:</b> MONTGOMERY	<b>State:</b> PA
	8230 OLD YORK ROAD		Phone #: (215) 887-1000
<b>Collector:</b>	CHEL滕HAM TOWNSHIP FINANCE OFFICER		Phone #: (215) 887-1000
<b>Address:</b>	8230 OLD YORK RD ELKINS PARK, PA 19027		
<b>Payment:</b>	Make check payable to: CHEL滕HAM TOWNSHIP	Duplicate Bill Fee: \$5.00	

<b>School:</b>	CHEL滕HAM TWP SD		
<b>Collector:</b>	CHEL滕HAM TOWNSHIP FINANCE OFFICER		Phone #: (215) 887-1000
<b>Address:</b>	8230 OLD YORK RD ELKINS PARK, PA 19027		
<b>Payment:</b>	Make check payable to: CHEL滕HAM TOWNSHIP	Duplicate Bill Fee: \$5.00	

<b>Prior Year Taxes</b>	<b>Montgomery County Tax Claim</b>	<b>(610) 278-1216</b>
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Year	Amount	Status	Year	Amount	Status	Year	Amount	Status
2022		Paid in Full	2023		Paid in Full	2024		Paid in Full

<b>Prior Year Taxes</b>	<b>Portnoff Law Associates</b>	<b>(484) 690-9300</b>						
Year	Amount	Status	Year	Amount	Status	Year	Amount	Status
2022		Paid in Full	2023		Paid in Full	2024		Paid in Full

**Current Year Taxes**

	<b>Discount</b>	<b>Face</b>	<b>Penalty</b>
	Ends: 4/3/2025	From: 4/4/2025 - 6/3/2025	Begins: 6/4/2025
<b>County 2025</b>	\$838.00 Paid	\$855.00	
<b>Township 2025</b>	\$1,479.00 Paid	\$1,509.00	
<b>Storm Water 2025</b>	\$220.00 Paid	\$220.00	
<b>Trash 2025</b>	\$341.00 Paid	\$341.00	
<b>Total:</b>	\$2,878.00	\$2,925.00	

**Additional Info:** CHARLES JONES REPORTED CURRENT UTILITY BALANCES DISCOVERED THROUGH RESEARCH FOR TAXES ONLY. FOR CERTIFIED DELINQUENT UTILITY INFORMATION, PLEASE ORDER A UTILITY SEARCH PRODUCT FROM CHARLES JONES. CHARLES JONES CANNOT GUARANTEE DELINQUENT UTILITY BALANCES.

<b>School 2024</b>	<b>Ends: 9/3/2024</b>	<b>From: 9/4/2024 - 11/4/2024</b>	<b>Begins: 11/5/2024</b>
Total:		\$8,061.00 Paid	
		\$8,061.00	

**INTERIM**

**Notes:** NONE

*Issuance of a building permit may result in an additional bill for the improvement. Bills reflect the taxable portion of the improvement from the date of certificate of occupancy.*

*Charles Jones LLC guarantees that the above information accurately reflects the contents of the public record as of 5/9/2025.*

**P.O. Box 8488, Trenton, NJ 08650-0488 · Phone (866) 665-1660 · Fax (866) 665-7075**

REPORT FEE: \$76.50 SALES TAX: \$0.00

For: **FORTUNE TITLE FORECLOSURE**  
PARCEL #: 31-00-25936-00-7

ASSESSED OWNER: HINDS PADEN K  
8321 THOMSON RD ELKINS PARK, PA 19027-1730  
LEGAL ADDRESS: 8321 THOMSON RD

**Municipality Info:** CERTIFICATE OF OCCUPANCY REQUIRED, CONTACT TOWNSHIP OFFICE AT (215) 887-1000 FOR ADDITIONAL INFORMATION. AS OF 1/2/2020 CHELTENHAM SEWER SYSTEM WAS SOLD TO AND SERVICED BY AQUA. AQUA IS A PRIVATE COMPANY.

**County Info:** MONTGOMERY COUNTY TAX CLAIM BUREAU COLLECTS DELINQUENT TAXES; THIS COLLECTOR MAY LEVY ADDITIONAL HANDLING COSTS AT ANY TIME DURING A MONTH ON ANY EXISTING DELINQUENT TAX AMOUNTS. PLEASE CONTACT CHARLES JONES LLC PRIOR TO CLOSING FOR AN UPDATED TAX CLAIM AMOUNT TO BE COLLECTED.

*Charles Jones LLC guarantees that the above information accurately reflects  
the contents of the public record as of 5/9/2025.*

**P.O. Box 8488, Trenton, NJ 08650-0488 · Phone (866) 665-1660 · Fax (866) 665-7075**

REPORT FEE: \$76.50 SALES TAX: \$0.00



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### \*\*\*INVOICE\*\*\*

**Invoice Date:** January 10, 2024

**File Number:** 362703FTS

**Invoice Number:** 246473

**Reference No:** 221634-9

**Servicer**

**Matter No.**

**PO#**

Friedman Vartolo LLP  
1325 Franklin Avenue  
Suite 160  
Garden City, NY 11530

**Owner:**

Paden Hinds

**Property Information:**

8321 Thomson Road  
Township of Cheltenham, PA  
*Tax Parcel(s) 31-00-25936-00-7, Township of  
Cheltenham, Montgomery County*

Description	Amount	Qty	Total
Examination Fee	\$650.00	1	650.00
<b>Grand Total</b>			<b>\$650.00</b>

**Payment to be submitted to *Fortune Title Agency, Inc.* within 30 days of the Invoice Date.**

**If the file is cancelled a cancellation fee will be issued to cover out-of-pocket costs.**

*Thank you!*



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Friedman Vartolo LLP

1325 Franklin Avenue  
Suite 160  
Garden City, NY 11530

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**REF. NO:** 221634-9

**REF. NO.:**

January 10, 2024

**File No:** 362703FTS

Dear Sir or Madam:

Please find the enclosed "Foreclosure Search Report" for the above captioned matter.

We will update the foreclosure report upon notification from your office.

If you have any questions regarding this report, please do not hesitate to contact us.

Very truly yours,

Nicole Molinaro

Friedman Vartolo LLP

1325 Franklin Avenue  
Suite 160  
Garden City, NY 11530

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**REF. NO:** 221634-9

**REF. NO.:**

**EFFECTIVE DATE:** December 28, 2023  
**ISSUED DATE:** January 10, 2024

**FILE NO:** 362703FTS

### **FORECLOSURE SEARCH REPORT**

**1. PROPERTY DESCRIPTION:**

8321 Thomson Road  
Township of Cheltenham, PA  
*Tax Parcel(s) 31-00-25936-00-7, Township of Cheltenham, Montgomery County*  
Mailing Address: 8321 Thomson Road, Elkins Park, PA 19027-1730

**2. TAXES:** As shown on attachment.

**3. SURROGATES:** Clear.

**4. BANKRUPTCY:** None.

**5. CHILD SUPPORT:** The website of the Pennsylvania Department of Human Services, Bureau of Child Support Enforcement, requires that a Social Security Number be provided in order to identify possible child support arrearages. Social Security Numbers of individual borrowers must be provided for searching.

**6. COUNTY JUDGMENTS:** See attached

**7. TITLE VESTED IN:**

Paden K. Hinds, as sole owner, by deed from Louise Crawford now known as Louisa Coyle, dated September 20, 2019, recorded September 24, 2019 in the Montgomery County Clerk's/Register's Office in Deed Book 6154, Page 1672.

Friedman Vartolo LLP

1325 Franklin Avenue  
Suite 160  
Garden City, NY 11530

---

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REF. NO: 221634-9

REF. NO.:

### MORTGAGE & LIEN SCHEDULE

**1 Mortgage**

Mortgagor: Charles G. Oswald and Christine Oswald, his wife  
Mortgagee: Julius S. Schonberger Jr  
Amount: \$10,000.00  
Dated: November 6, 1948  
Recorded: November 10, 1948  
Book: 2052  
Page: 304

*NOTE: Said mortgage is against the prior owner.*

**2 Purchase Money Mortgage**

Mortgagor: Paden K. Hinds, a single person  
Mortgagee: Mortgage Electronic Registration Systems, Inc. as nominee for Gateway Mortgage Group, a division of Gateway First Bank  
Amount: \$319,113.00  
Dated: September 30, 2019  
Recorded: September 24, 2019  
Book: 14761  
Page: 65

**2a Assignment**

Assignor: Mortgage Electronic Registration Systems Inc. as nominee for Gateway Mortgage Group a Division of Gateway First Bank  
Assignee: U.S. Bank National Association, not in its individual capacity but solely as legal title trustee for RMTP Trust Series 2021 BKM-TT  
Dated: March 23, 2022  
Recorded: May 17, 2022  
Book: 15591  
Page: 63

**2b Mortgage Modification**

Mortgagor: Paden K. Hinds  
Mortgagee: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT and through Rushmore Loan Management Services LLC  
Dated: June 7, 2023  
Recorded: September 15, 2023  
Book: 15812  
Page: 2619

**3 Mortgage**

Mortgagor: Paden K. Hinds  
Mortgagee: Secretary of Housing and Urban Development  
Amount: \$95,607.83  
Dated: June 7, 2023  
Recorded: September 5, 2023  
Book: 15808  
Page: 405

**4 Judgment**

Docket No: 2023-02202  
Recorded: February 7, 2023  
Amount: \$2,847.80  
Defendant: Paden Hinds  
Plaintiff: Capital One Bank USA NA  
Pltf Address: CO Law Offices of Hayt, Hayt and Landau LLC Meridian Center 1, 2 Industrial Way West Eatontown NJ 07724

Friedman Vartolo LLP

1325 Franklin Avenue  
Suite 160  
Garden City, NY 11530

---

**REF. NO:** 221634-9

**REF. NO.:**

#### **LEGAL DESCRIPTION**

#### **PROPERTY DESCRIPTION:**

8321 Thomson Road  
Township of Cheltenham, PA  
*Tax Parcel(s) 31-00-25936-00-7, Township of Cheltenham, Montgomery County*  
Mailing Address: 8321 Thomson Road, Elkins Park, PA 19027-1730

The Land referred to herein below is situated in the **County of Montgomery, Commonwealth of Pennsylvania**, and is described as follows:

ALL THAT CERTAIN lot or piece of ground situate in Cheltenham Township, Montgomery County, Pennsylvania, at a corner formed by the intersection of the Southeast side of Thompson Road with the Northerly side of Edgewood Road; thence extending Northeastward, one hundred nineteen and thirty four one hundredths feet to a point; thence still along said road on a curve to the left, a distance of nine and seventy three one hundredths feet; thence Southeastward seventy five and thirty six one hundredths feet; thence Southwardly ninety six and eighty four one hundredths feet to a point in the Northerly side of Edgewood Road, and thence along the said side of said Edgewood Road on a curve to the right, a distance of one hundred sixty four and ninety nine one hundredths feet to the first mentioned point and place of BEGINNING.

BEING Lot No. 51 on Plan of Edgewood Road recorded at Norristown in Deed Book No. 676, Page 500.

PARCEL NO. 31-00-25936-00-7

For: **FORTUNE TITLE FORECLOSURE**  
 PARCEL #: 31-00-25936-00-7

ASSESSED OWNER: HINDS PADEN K.  
 8321 THOMSON RD ELKINS PARK PA 19027-1730  
 LEGAL ADDRESS: 8321 THOMSON RD

**CERTIFICATE OF CURRENT PROPERTY TAX STATUS FOR:**

<b>Lot Size:</b>	.3030 AC	<b>Assessed Value</b>	<b>Millage Rates</b>
<b>Property Code:</b>	1101 -- RESIDENTIAL - SINGLE FAMILY - DETACHED	<b>Land:</b>	<b>Twp/Boro:</b> 9.5695
		<b>Improvement:</b>	<b>County:</b> 4.627
		<b>Total:</b> \$151,610.00	<b>School:</b> 52.4

<b>Municipal:</b>	CHELTENHAM TWP	<b>County:</b> MONTGOMERY	<b>State:</b> PA
	8230 OLD YORK ROAD, ELKINS PARK, PA 19027		<b>Phone #:</b> (215) 887-1000
<b>Collector:</b>	CHELTENHAM TOWNSHIP FINANCE OFFICER		<b>Phone #:</b> (215) 887-1000
<b>Address:</b>	MARC LIEBERSON, 8230 OLD YORK RD, ELKINS PARK, PA 19027		
<b>Payment:</b>	Make check payable to: CHELTENHAM TOWNSHIP	Duplicate Bill Fee:\$5.00	
<b>School:</b>	CHELTENHAM TWP S D		
<b>Collector:</b>	Marc Lieberson		<b>Phone #:</b> (215) 887-1000
<b>Address:</b>	8230 OLD YORK ROAD, ELKINS PARK, PA 19027		
<b>Payment:</b>	Make check payable to: CHELTENHAM TOWNSHIP SCHOOL	Duplicate Bill Fee:\$5.00	
	DISTRICT		

<b>Year</b>	<b>Amount</b>	<b>Status</b>	<b>Year</b>	<b>Amount</b>	<b>Status</b>	<b>Year</b>	<b>Amount</b>	<b>Status</b>
2023		Paid in full	2022		Paid in full	2021		Paid in full

**Prior Year Taxes**

<b>Township 2024</b>	<b>Discount</b> <b>Ends:</b> 04/03/24	<b>Face</b> <b>From:</b> 04/04/24 - 06/05/24	<b>Penalty</b> <b>Begins:</b> 06/06/24
<b>County 2024</b>	<b>To Be Determined</b>	<b>To Be Determined</b>	
<b>Township 2023</b>	\$1,422.00 <b>Paid</b>	\$1,451.00	
<b>County 2023</b>	\$687.00 <b>Paid</b>	\$701.00	
<b>Trash</b>	\$325.00 <b>Paid</b>	\$325.00	
<b>Storm Water</b>	\$160.00 <b>Paid</b>	\$160.00	
Total:	\$2,594.00	\$2,637.00	

**Current Year Taxes 2024**

<b>Township 2024</b>	<b>Discount</b> <b>Ends:</b> 04/03/24	<b>Face</b> <b>From:</b> 04/04/24 - 06/05/24	<b>Penalty</b> <b>Begins:</b> 06/06/24
<b>County 2024</b>	<b>To Be Determined</b>	<b>To Be Determined</b>	
<b>Township 2023</b>	\$1,422.00 <b>Paid</b>	\$1,451.00	
<b>County 2023</b>	\$687.00 <b>Paid</b>	\$701.00	
<b>Trash</b>	\$325.00 <b>Paid</b>	\$325.00	
<b>Storm Water</b>	\$160.00 <b>Paid</b>	\$160.00	
Total:	\$2,594.00	\$2,637.00	

**School Taxes 2023/2024**

<b>School 2023/2024</b>	<b>Discount</b> <b>Ends:</b> 09/05/23	<b>Face</b> <b>From:</b> 09/06/23 - 11/03/23	<b>Penalty</b> <b>Begins:</b> 11/04/23
	<b>To Be Determined</b>	<b>To Be Determined</b>	
	\$7,785.00 <b>Paid</b>	\$7,944.00	

Total:	\$7,785.00	\$7,944.00	
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**INTERIM**

**Notes:** NONE  
*Issuance of a building permit may result in an additional bill for the improvement. Bills reflect the taxable portion of the improvement from the date of certificate of occupancy.*

**Comments:** PRIOR YEARS TRASH AND STORMWATER PAID IN FULL.

*Charles Jones LLC guarantees that the above information accurately reflects the contents of the public record as of 01/09/24.*

For: **FORTUNE TITLE FORECLOSURE**

PARCEL #: 31-00-25936-00-7

ASSESSED OWNER:

HINDS PADEN K.

8321 THOMSON RD ELKINS PARK PA 19027-1730

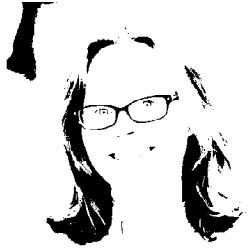
LEGAL ADDRESS:

8321 THOMSON RD

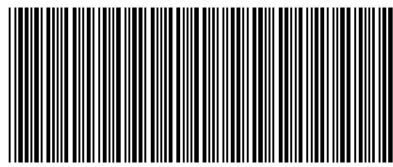
**Municipal Info:** CERTIFICATE OF OCCUPANCY REQUIRED, CONTACT TOWNSHIP OFFICE AT (215) 887-1000 FOR ADDITIONAL INFORMATION. AS OF 1/2/2020 CHELTENHAM SEWER SYSTEM WAS SOLD TO AND SERVICED BY AQUA. AQUA IS A PRIVATE COMPANY.

**County Info:** MONTGOMERY COUNTY TAX CLAIM BUREAU COLLECTS DELINQUENT TAXES; THIS COLLECTOR MAY LEVY ADDITIONAL HANDLING COSTS AT ANY TIME DURING A MONTH ON ANY EXISTING DELINQUENT TAX AMOUNTS. PLEASE CONTACT CHARLES JONES LLC PRIOR TO CLOSING FOR AN UPDATED TAX CLAIM AMOUNT TO BE COLLECTED.

*Charles Jones LLC guarantees that the above information accurately reflects  
the contents of the public record as of 01/09/24.*



**DEED BK 6154 PG 01672 to 01676.1**  
**INSTRUMENT # : 2019066795**  
**RECORDED DATE: 09/24/2019 10:39:58 AM**



5682566-0021Y

RECORDER OF DEEDS  
MONTGOMERY COUNTY  
*Jeanne Sorg*

One Montgomery Plaza  
Swede and Airy Streets ~ Suite 303  
P.O. Box 311 ~ Norristown, PA 19404  
Office: (610) 278-3289 ~ Fax: (610) 278-3869

### MONTGOMERY COUNTY ROD

#### OFFICIAL RECORDING COVER PAGE

Page 1 of 6

<b>Document Type:</b> Deed	<b>Transaction #:</b> 5915383 - 2 Doc(s)
<b>Document Date:</b> 09/20/2019	<b>Document Page Count:</b> 4
<b>Reference Info:</b>	<b>Operator Id:</b> sford
<b>RETURN TO:</b> (Ingeo) MBA Abstract Inc 2337 Philmont Ave Suite 103 Huntingdon Valley, PA 19006	<b>PAID BY:</b> MBA ABSTRACT INC

#### \* PROPERTY DATA:

Parcel ID #: 31-00-25936-00-7  
Address: 8321 THOMSON RD

ELKINS PARK PA  
19027

Municipality: Cheltenham Township (100%)  
School District: Cheltenham

#### \* ASSOCIATED DOCUMENT(S):

<b>CONSIDERATION/SECURED AMT:</b> \$325,000.00	<b>TAXABLE AMOUNT:</b> \$325,000.00	DEED BK 6154 PG 01672 to 01676.1 Recorded Date: 09/24/2019 10:39:58 AM
<b>FEES / TAXES:</b> Recording Fee:Deed \$86.75 Affidavit Fee \$1.50 State RTT \$3,250.00 Cheltenham Township RTT \$1,625.00 Cheltenham School District RTT \$1,625.00 <b>Total:</b> \$6,588.25		I hereby CERTIFY that this document is recorded in the Recorder of Deeds Office in Montgomery County, Pennsylvania.



**Jeanne Sorg  
Recorder of Deeds**

Rev1 2016-01-29

## PLEASE DO NOT DETACH

THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

NOTE: If document data differs from cover sheet, document data always supersedes.

\*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION

1 of 2

Prepared by and Return to:

MBA Abstract Inc.  
2337 Philmont Ave., Suite 103  
Huntingdon Valley, PA 19006  
215-947-1717

File No. MBA-10316  
UPI # 31-00-25936-00-7

MONTGOMERY COUNTY COMMISSIONERS REGISTRY  
31-00-25936-00-7 CHELTENHAM TOWNSHIP  
8321 THOMSON RD  
CRAWFORD LOUISE  
B 056 L 51 U 012 1101 09/23/2019

\$15.00  
JW

**This Indenture**, made the 20th day of September, 2019,

**Between**

**LOUISE CRAWFORD NOW KNOWN AS LOUISA COYLE**

(hereinafter called the Grantor), of the one part, and

**PADEN K. HINDS**

(hereinafter called the Grantee), of the other part,

**Witnesseth**, that the said Grantor for and in consideration of the sum of **Three Hundred Twenty-Five Thousand And 00/100 Dollars (\$325,000.00)** lawful money of the United States of America, unto her well and truly paid by the said Grantee, at or before the sealing and delivery hereof, the receipt whereof is hereby acknowledged, has granted, bargained and sold, released and confirmed, and by these presents does grant, bargain and sell, release and confirm unto the said Grantee, as sole owner

ALL THAT CERTAIN lot or piece of ground situate in Cheltenham Township, Montgomery County, Pennsylvania, at a corner formed by the intersection of the Southeast side of Thompson Road with the Northerly side of Edgewood Road; thence extending Northeastward, one hundred nineteen and thirty four one hundredths feet to a point; thence still along said road on a curve to the left, a distance of nine and seventy three one hundredths feet; thence Southeastward seventy five and thirty six one hundredths feet; thence Southwardly ninety six and eighty four one hundredths feet to a point in the Northerly side of Edgewood Road, and thence along the said side of said Edgewood Road on a curve to the right, a distance of one hundred sixty four and ninety nine one hundredths feet to the first mentioned point and place of BEGINNING.

BEING Lot No. 51 on Plan of Edgewood Road recorded at Norristown in Deed Book No. 676, Page 500.

PARCEL NO. 31-00-25936-00-7

BEING the same premises which Arthur J. Norton, by Deed dated 10/07/2005 and recorded 11/16/2005 in the Office of the Recorder of Deeds in and for the County of Montgomery in Deed Book 5579, Page 1371, granted and conveyed unto Louise Crawford.

AND the said Louise Crawford is also known as Louisa Coyle.

**Together with** all and singular the buildings and improvements, ways, streets, alleys, driveways, passages, waters, water-courses, rights, liberties, privileges, hereditaments and appurtenances, whatsoever unto the hereby granted premises belonging, or in anywise appertaining, and the reversions and remainders, rents, issues, and profits thereof; and all the estate, right, title, interest, property, claim and demand whatsoever of her, the said grantor, as well at law as in equity, of, in and to the same.

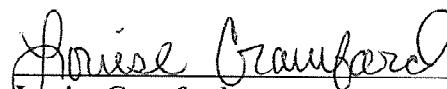
**To have and to hold** the said lot or piece of ground described above, with the buildings and improvements thereon erected, hereditaments and premises hereby granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, his heirs and assigns, to and for the only proper use and behoof of the said Grantee, his heirs and assigns, forever.

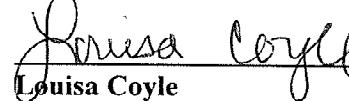
**And** the said Grantor, for herself and her heirs, executors and administrators, does, by these presents, covenant, grant and agree, to and with the said Grantee, his heirs and assigns, that she, the said Grantor, and her heirs, all and singular the hereditaments and premises herein described and granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, his heirs and assigns, against her, the said Grantor, and her heirs, and against all and every other person and persons whosoever lawfully claiming or to claim the same or any part thereof, shall and will

**Warrant and Forever Defend.**

**In Witness Whereof**, the party of the first part has hereunto set her hand and seal. Dated the day and year first above written.

**Sealed and Delivered  
in the Presence of Us:**

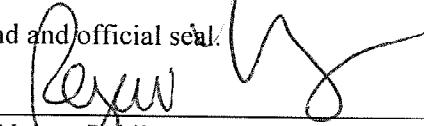
  
Louise Crawford {SEAL}

  
Louisa Coyle {SEAL}

Commonwealth of Pennsylvania } ss  
County of Montgomery }

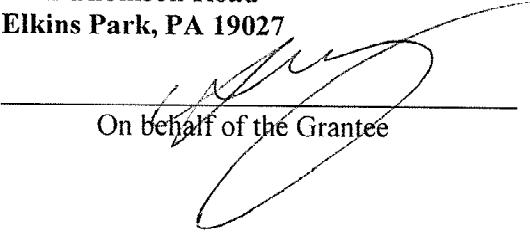
On this, the 20th day of September, 2019, before me, the undersigned Notary Public, personally appeared **Louise Crawford NKA Louisa Coyle**, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal:

  
\_\_\_\_\_  
Notary Public  
My commission expires May 8, 2022

The precise residence and the complete post office address of the above-named Grantee is:

**8321 Thomson Road  
Elkins Park, PA 19027**

  
\_\_\_\_\_  
On behalf of the Grantee

Commonwealth of Pennsylvania - Notary Seal  
REGINA PIKOVSKY - Notary Public  
Bucks County  
My Commission Expires May 8, 2022  
Commission Number 1245765

**DEED**

UPI # 31-00-25936-00-7

Louise Crawford now known as Louisa  
Coyle

TO

Paden K. Hinds

MBA Abstract Inc.  
2337 Philmont Ave., Suite 103  
Huntingdon Valley, PA 19006  
Telephone: 215-947-1717 Fax: 215-947-3377



# REALTY TRANSFER TAX STATEMENT OF VALUE

See reverse for instructions.

## RECORDER'S USE ONLY

State Tax Paid \$3,250.00

Book Number 6154

Page Number 01672

Date Recorded 09/24/2019 10:39:58 AM

Volume (0) of (1)

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is not set forth in the deed, (2) the deed is without consideration or by gift, or (3) a tax exemption is claimed. If more space is needed, please attach additional sheets. A Statement of Value (SOV) is not required if the transfer is wholly exempt from tax based on family relationship or public utility easement. However, it is recommended that a SOV accompany all documents filed for recording.

### A. CORRESPONDENT – All inquiries may be directed to the following person:

Name <b>Paden K. Hinds</b>	Telephone Number: ( )		
Mailing Address <b>8321 Thomson Road</b>	City <b>Elkins Park</b>	State <b>PA</b>	ZIP Code <b>19027</b>

### B. TRANSFER DATA

Date of Acceptance of Document <b>09 / 20 / 2019</b>					
Grantor(s)/Lessor(s) <b>Louise Crawford NKA Louisa Coyle</b>	Telephone Number:	Grantee(s)/Lessee(s) <b>Paden K. Hinds</b>	Telephone Number:		
Mailing Address <b>8321 Thomson Road</b>	Mailing Address <b>8321 Thomson Road</b>				
City <b>Elkins Park</b>	State <b>PA</b>	ZIP Code <b>19027</b>	City <b>Elkins Park</b>	State <b>PA</b>	ZIP Code <b>19027</b>

### C. REAL ESTATE LOCATION

Street Address <b>8321 Thomson Road</b>	City, Township, Borough <b>Cheltenham Township</b>				
County <b>Montgomery</b>	School District <b>Cheltenham</b>	Tax Parcel Number <b>31-00-25936-00-7</b>			

### D. VALUATION DATA

Was transaction part of an assignment or relocation? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N		
1. Actual Cash Consideration <b>325,000.00</b>	2. Other Consideration +	3. Total Consideration <b>= 325,000.00</b>
4. County Assessed Value <b>151,610.00</b>	5. Common Level Ratio Factor <b>X 2.03</b>	6. Computed Value <b>= 307,768.30</b>

### E. EXEMPTION DATA - Refer to instructions for exemption status.

1a. Amount of Exemption Claimed <b>\$ 0</b>	1b. Percentage of Grantor's Interest in Real Estate <b>100 %</b>	1c. Percentage of Grantor's Interest Conveyed <b>100 %</b>
--	---	---

### 2. Check Appropriate Box Below for Exemption Claimed.

- |   |                    |                      |
|---|--------------------|----------------------|
| <input type="checkbox"/> Will or intestate succession.  | (Name of Decedent) | (Estate File Number) |
| <input type="checkbox"/> Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)  |                    |                      |
| <input type="checkbox"/> Transfer from a trust. Date of transfer into the trust _____<br>If trust was amended attach a copy of original and amended trust.  |                    |                      |
| <input type="checkbox"/> Transfer between principal and agent/straw party. (Attach complete copy of agency/straw party agreement.)  |                    |                      |
| <input type="checkbox"/> Transfers to the commonwealth, the U.S. and instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.) |                    |                      |
| <input type="checkbox"/> Transfer from mortgagor to a holder of a mortgage in default. (Attach copy of mortgage and note/assignment.)   |                    |                      |
| <input type="checkbox"/> Corrective or confirmatory deed. (Attach complete copy of the deed to be corrected or confirmed.)  |                    |                      |
| <input type="checkbox"/> Statutory corporate consolidation, merger or division. (Attach copy of articles.)  |                    |                      |
| <input type="checkbox"/> Other (Please explain exemption claimed.) _____  |                    |                      |

Under penalties of law, I declare that I have examined this statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

Signature of Correspondent or Responsible Party

Date

Paden K. Hinds By:

09-20-2019

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH REQUESTED DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.

# This Indenture, Made the

6<sup>th</sup> day of November — in the year of our Lord one thousand  
nine hundred and Forty-eight (1948)  
Between CHARLES G. OSWALD  
of the City of Philadelphia, Pennsylvania and CHRISTINE OSWALD, his wife  
of the one part, and JULIUS SCHONBERG Jr. also of the said City and MAX KASSEL (hereinafter called the Mortgagors)

Whereas, the said Mortgagors, in and by a certain Obligation — or Writing — Obligatory —  
under their hands and seals duly executed, bearing even date herewith, stand bound unto the said Mortgagors in the sum of TEN THOUSAND DOLLARS (\$10,000.00) lawful money of the United States of America, conditioned for the payment of the just sum of FIVE THOUSAND DOLLARS (\$5,000.00) lawful money as aforesaid,

within one (1) year from the date hereof.

together with interest thereon, payable semi-annually at the rate of five (5) per cent. per annum, without any fraud or further delay, and for the production to the Mortgagors, their Executors, Administrators heirs or Assigns, on or before the first day of July of each and every year, of receipts for all taxes and water rents of the current year assessed upon the mortgaged premises, and also, from time to time, and at all times; until payment of said principal sum, for the keeping of the building herein mentioned insured against loss or damage by fire for the benefit of the Mortgagors in the sum of FIVE THOUSAND DOLLARS (\$5000.00).

Provided, however, and it is thereby expressly agreed, that, if at any time default shall be made in the payment of interest as aforesaid for the space of thirty days after any semi-annually payment thereof shall fall due, or in such production to the Mortgagors, their Executors, Administrators heirs or Assigns, on or before the first day of July of each and every year, of such receipts for taxes and water rents of the current year assessed upon the mortgaged premises, or in the maintenance of such insurance, then and in such case the whole principal debt aforesaid, shall, at the option of the said Mortgagors, their Executors, Administrators heirs or Assigns, become due and payable immediately, and payment of said principal debt, and all interest thereon, may be enforced

and recovered at once, anything therein contained to the contrary notwithstanding.

And provided further, however, and it is thereby expressly agreed, that if at any time thereafter, by reason of any default in payment, either of said principal sum at maturity, or of said interest, or in the production of said receipts for

taxes and water rents within the time specified, or in the maintenance of such insurance, a writ of *Fieri Facias* is properly issued upon the judgment obtained upon said Obligation, or by virtue of said Warrant of Attorney, or a writ of *Scire Facias* is issued upon this Indenture of Mortgage, an attorney's commission for collection, viz.: Five (5) per cent., shall be payable, and shall be recovered in addition to all principal and interest then due, besides costs of suit, and all expenses of effecting such insurance, and thereby waiving the right of inquisition on any real estate that may be levied upon under a judgment obtained by virtue thereof and voluntarily condemning the same and authorizing the entry of such condemnation upon said writ of *Fieri Facias* and agreeing that the said real estate may be sold under the same; and also waiving and relinquishing all benefit of any and every law now or hereafter in force to exempt from levy and sale on execution the said mortgaged premises or any other property whatsoever, or any part of the proceeds arising from any sale thereof; as in and by the said recited Obligation and the Condition thereof, relation being thereto had, may more fully and at large appear.

Now this Indenture Witnesseth, That the said Mortgagors, as well for and in consideration of the aforesaid debt or principal sum of FIVE THOUSAND DOLLARS (\$5,000.00) and for the

better securing the payment of the same, with interest, unto the said Mortgagors, their Executors, Administrators heirs and Assigns, in discharge of the said recited Obligation, as for and in consideration of the further sum of One Dollar unto them in hand well and truly paid by the said Mortgagors at and before the sealing and delivery hereof, the receipt whereof is hereby acknowledged, have granted, bargained, sold, aliened, enfeoffed, released and confirmed, and by these presents do grant, bargain, sell, alien, enfeoff, release and confirm unto the said Mortgagors, their heirs and Assigns,

3-65  
ALL THAT CERTAIN LOT OR PIECE OF ground SITUATE in Cheltenham Township, Montgomery County, Pennsylvania, at a corner formed by the intersection of the Southeast side of Thompson road with the Northerly side of Marvin Road (formerly Edgewood Road); thence extending Northeastward one hundred and nineteen and thirty-four one-hundredths feet to a point; thence still along said road on a curve to the left a distance of nine and seventy-three one-hundredths feet, thence Southeastward seventy-five and thirty-six one-hundredths feet; thence Southwardly ninety-six and eighty-four one-hundredths feet to a point in the Northerly side of Marvin Road (formerly Edgewood Road) and thence along the said side of said Marvin Road (formerly Edgewood Road) on a curve to the right a distance of one hundred and sixty-four and ninety-nine one-hundredths feet to the first mentioned point and place of beginning. Being Lot No. 51 on plan of Edgewood Park recorded at Norristown in Deed Book No. 676 Page 500.

BEING the same premises which Herbert K. Taylor and Elizabeth T. Taylor, his wife, by Indenture bearing date the Tenth day of July A.D. 1915 and recorded at Montgomery County in Deed Book No. 734, page 146 &c., granted and conveyed unto the said Charles G. Oswald and Christine Oswald, his wife,

UNDER AND SUBJECT nevertheless to building restrictions as of record.

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**Together** with all and singular — the buildings —  
Ways, Waters Water-Courses, Rights, Liberties, Privileges, Improvements, Hereditaments and Appurtenances whatsoever thereunto belonging, or in any wise appertaining, and the Reversions and Remainders, Rents, Issues and Profits thereof.

**To have and to hold** the said lot or piece of ground with the buildings —  
Hereditaments and Premises hereby granted, or mentioned and intended so to be  
with the Appurtenances, — unto the said Mortgagor's, their heirs and Assigns, to and for the only proper use and behoof of the said Mortgagor's, their heirs and Assigns forever.

And the said Mortgagors for themselves, their Heirs, Executors and Administrators, do hereby covenant, promise and agree, to and with the said Mortgagors, their Executors, Administrators heirs and Assigns, that if the said Mortgagor's, their Heirs, Executors or Administrators, shall neglect or refuse to keep up the aforesaid insurance, it shall be lawful for the said Mortgagor's, their Executors, Administrators heirs or Assigns, to insure the said building in a sum sufficient to secure payment of the said principal debt in case of fire, and all costs and expenses of effecting such insurance shall be treated as part of the principal debt in a suit upon this Mortgage.

**Provided always**, nevertheless, that if the said Mortgagor's, their Heirs, Executors, Administrators or Assigns, do and shall well and truly pay, or cause to be paid, unto the said Mortgagor's, their Executors, Administrators heirs or Assigns, the aforesaid debt or principal sum of FIVE THOUSAND DOLLARS (\$5000.00) on the \_\_\_\_\_ day and time hereinbefore mentioned and appointed for payment of the same, together with interest as aforesaid, and shall produce to the said Mortgagor's, their Executors, Administrators heirs or Assigns, on or before the first day of July of each and every year, receipts for all taxes and water rents of the current year assessed upon the mortgaged premises, without any fraud or further delay, and without any deduction, defalcation or abatement to be made of anything, herein mentioned to be paid or done, and shall keep the building \_\_\_\_\_ herein mentioned insured as aforesaid, then, and from thenceforth, as well this present Indenture, and the estate hereby granted, as the said recited Obligation shall cease, determine and become void, anything hereinbefore contained to the contrary thereof in anywise notwithstanding.

**And Granted**, also, that it shall and may be lawful for the said Mortgagor's, their Executors, Administrators heirs or Assigns, when and as soon as the principal debt or sum hereby secured shall become due and payable as aforesaid, or in case default shall be made for the space of thirty days in the payment of interest on the said principal sum after any semi-annual payment thereof shall fall due,

or in case there shall be default in the production to the said Mortgagor's, their Executors, Administrators heirs or Assigns, on or before the first day of July of each and every year, of such receipts for taxes and water rents of the current year assessed upon the mortgaged premises, or in the maintenance of the insurance as aforesaid, to sue out forthwith a writ or writs of *Scire Facias* upon this Indenture of Mortgage, and to proceed thereon to judgment and execution for the recovery of the whole of said principal debt, and all interest due thereon, together with an attorney's commission for collection, viz.: Five (5) per cent., besides cost of suit, and all expenses of effecting such insurance, without further stay, any law, usage or custom to the contrary notwithstanding.

In witness whereof, the said Mortgagors to these presents have hereunto set their hands and seal s. Dated the day and year first above written.

SEAL AND DELIVERED  
IN THE PRESENCE OF }

Fred M. Kugler  
Dorothy Dwyer

CHARLES G. OSWALD

Christine Oswald

CHRISTINE OSWALD

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STATE OF Pennsylvania }  
COUNTY OF Philadelphia }

On the 6<sup>th</sup> day of November Anno Domini 1948, before me,  
the subscriber, a Notary Public of Penna. residing in the city of Philadelphia  
personally appeared the above-named CHARLES G. OSWALD and CHRISTINE OSWALD, his wife

and in due form of law acknowledged the above INDENTURE OF MORTGAGE to be their own  
act and deed and desired the same might be recorded as such.

Witness my hand and Notarial seal, the day and year aforesaid

Lorraine Springer

NOTARY PUBLIC  
BY COMMISSION EXPIRES JAN. 1, 1950

The address of the writer  
mortgagor is 460 Robbins Ave  
Philadelphia Pa.

Fred B. Kugler

# Mortgage

PHILADELPHIA TITLE INSURANCE CO.  
1948  
450

CHARLES G. OSWALD, et ux  
Christine

MC 285

JULIUS SCHONBERGER, JR., et al

RECEIVER: 8321 Thompson Road  
Elkins Park, Pa.

No. 20-CHAMPION, 210 N. Broad St., Phila.

Julius Schonberger  
REAL ESTATE  
460 Robbins Avenue  
Philadelphia 11, Pa.  
Pl. 5-693

RECORDED in the Office for Recording of Deeds in and for County of Montgomery  
in Mortgage Book No. 2052

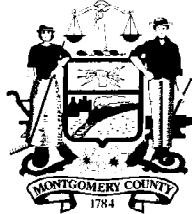
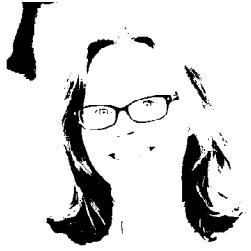
Page 304 dec.

Witness my hand and seal of Office this 10th

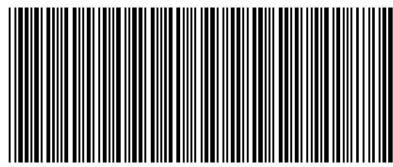
day of November Anno Domini 1948.

John E. Marshall Recorder

Per Dan Recorder



**MTG BK 14761 PG 00065 to 00085**  
**INSTRUMENT # : 2019066796**  
**RECORDED DATE: 09/24/2019 10:39:59 AM**



5682567-0019%

RECORDER OF DEEDS  
MONTGOMERY COUNTY  
*Jeanne Sorg*

One Montgomery Plaza  
Swede and Airy Streets ~ Suite 303  
P.O. Box 311 ~ Norristown, PA 19404  
Office: (610) 278-3289 ~ Fax: (610) 278-3869

### MONTGOMERY COUNTY ROD

#### OFFICIAL RECORDING COVER PAGE

Page 1 of 21

<b>Document Type:</b> Mortgage	<b>Transaction #:</b> 5915383 - 2 Doc(s)
<b>Document Date:</b> 09/20/2019	<b>Document Page Count:</b> 20
<b>Reference Info:</b>	<b>Operator Id:</b> sford
<b>RETURN TO:</b> (Ingeo) MBA Abstract Inc 2337 Philmont Ave Suite 103 Huntingdon Valley, PA 19006	<b>PAID BY:</b> MBA ABSTRACT INC
<b>* PROPERTY DATA:</b>	
Parcel ID #: 31-00-25936-00-7	
Address: 8321 THOMSON RD	
ELKINS PARK PA 19027	
Municipality: Cheltenham Township (100%)	
School District: Cheltenham	
<b>* ASSOCIATED DOCUMENT(S):</b>	

<b>FEES / TAXES:</b>	MTG BK 14761 PG 00065 to 00085
Recording Fee: Mortgage	Recorded Date: 09/24/2019 10:39:59 AM
Additional Pages Fee	
Affordable Housing Pages	
<b>Total:</b>	I hereby CERTIFY that this document is recorded in the Recorder of Deeds Office in Montgomery County, Pennsylvania.



**Jeanne Sorg  
Recorder of Deeds**

Rev1 2016-01-29

## PLEASE DO NOT DETACH

THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

NOTE: If document data differs from cover sheet, document data always supersedes.

\*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION

*MBA-10316**2 of 2*MONTGOMERY COUNTY COMMISSIONERS REGISTRY  
31-00-25936-00-7 CHEL滕HAM TOWNSHIP

8321 THOMSON RD

CRAWFORD LOUISE

\$15.00

B 056 L 51 U 012 1101 09/23/2019

JW

This instrument was prepared by:

Gateway Mortgage Group, a division of Gateway First Bank  
 244 South Gateway Place  
 Jenks, OKLAHOMA 74037

## WHEN RECORDED, MAIL TO:

**Gateway Mortgage Group, a division of Gateway First Bank**  
**244 South Gateway Place**  
**Jenks, OKLAHOMA 74037**

UPI Number: **31-00-25936-007**

NMLS# 7233; Originator: Lori Fox, NMLS# 141401

Loan Number: **13310585**

(Space Above This Line For Recording Data)

**MORTGAGE**

FHA Case Number: <b>446-4349267-703</b>
--

MIN: **100287715003009318**SIS Telephone #: **(888) 679-MERS****DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

**(A) "Security Instrument"** means this document, which is dated **September 20, 2019**, together with all Riders to this document.

**(B) "Borrower"** is **Paden K Hinds a single person**. Borrower is the mortgagor under this Security Instrument.

**(C) "MERS"** is **Mortgage Electronic Registration Systems, Inc.** MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of **Delaware**, and has a mailing address of **P.O. Box 2026, Flint, MICHIGAN 48501-2026**, and a



street address of **1901 E Voorhees Street, Suite C, Danville, ILLINOIS 61834**. The MERS telephone number is **(888) 679-MERS**.

**(D) "Lender"** is **Gateway Mortgage Group, a division of Gateway First Bank**, organized and existing under the laws of **Oklahoma**.

Lender's address is **244 South Gateway Place, Jenks, OKLAHOMA 74037**.

**(E) "Note"** means the promissory note signed by Borrower and dated **September 20, 2019**. The Note states that Borrower owes Lender **THREE HUNDRED NINETEEN THOUSAND ONE HUNDRED THIRTEEN AND NO/100 Dollars (U.S. \$319,113.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **October 1, 2049**.

**(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, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

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

Adjustable Rate Rider     Condominium Rider     Planned Unit Development Rider  
 Other(s) (specify): \_\_\_\_\_

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

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

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

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

**(M) "Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all



or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

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

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

(P) "**RESPA**" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (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) "**Secretary**" means the Secretary of the United States Department of Housing and Urban Development or his designee.

(R) "**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 **Montgomery**:

#### **SEE LEGAL DESCRIPTION ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.**

which currently has the address of: **8321 Thomson Rd  
Elkins Park, PENNSYLVANIA 19027-1730**  
(**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, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note 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 14. 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 Security Instrument or the Note, all payments accepted and applied by Lender shall be applied in the following order of priority:

First, to the Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly mortgage insurance premiums;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and,

Fifth, to late charges due under 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 to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly Mortgage Insurance premiums. 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 14 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.

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

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

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as 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 determines that this requirement shall cause undue hardship for the Borrower 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. 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.

If condemnation proceeds are paid in connection with the taking of the property, Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts, and then to payment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments or change the amount of such payments.

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. 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. 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 18, 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.

**11. 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.

**12. 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 17, 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 19) and benefit the successors and assigns of Lender.

**13. 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. Lender may collect fees and charges authorized by the Secretary. 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 with no changes in the due date or in the monthly payment amount unless the Note holder agrees in writing to those changes. 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.

**14. 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.

**15. 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.

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

**17. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 17, "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 14 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.

**18. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to reinstatement of a mortgage. 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. However, Lender is not required to reinstate if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceedings; (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument. 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 17.

**19. 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 14) 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 17 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 19.

**20. Borrower Not Third-Party Beneficiary to Contract of Insurance.** 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 acknowledges and agrees that the Borrower is not a third party beneficiary to the contract of insurance between the Secretary and Lender, nor is Borrower entitled to enforce any agreement between Lender and the Secretary, unless explicitly authorized to do so by Applicable Law.

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

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

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



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

**22. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 17 unless Applicable Law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender 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 as specified, 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, attorneys' fees and costs of title evidence to the extent permitted by Applicable Law.

**23. Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument. Borrower shall pay any recordation costs. 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. Waivers.** Borrower, to the extent permitted by Applicable Law, waives and releases any error or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

**25. Reinstatement Period.** Borrower's time to reinstate provided in Section 18 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

**26. Purchase Money Mortgage.** If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

**27. Effect of Survival Events.** Both before and after any Survival Event, as defined below, Borrower shall:

(a) pay Funds for Escrow Items or pay Escrow Items directly as provided in Section 3 of this Security Instrument;



- (b) pay the amounts and take the actions required by Section 4 of this Security Instrument;
  - (c) maintain insurance coverages and take the other actions required by Section 5 of this Security Instrument;
  - (d) maintain, repair and restore the Property and take the other actions required by Section 7 of this Security Instrument;
  - (e) if this Security Instrument is on a leasehold, comply with all the provisions of the lease;
  - (f) treat any amounts disbursed by Lender under Section 9 of this Security Instrument as additional debt of Borrower secured by this Security Instrument;
  - (g) maintain and pay the premiums for Mortgage Insurance, or make payments to Lender if Mortgage Insurance coverage is not available, and take the other actions required by Section 3 of this Security Instrument;
  - (h) permit the collection and application of miscellaneous proceeds as required by Section 10 of this Security Instrument;
    - (i) pay the fees required by Section 13 of this Security Instrument;
    - (j) continue to abide by the restrictions and take the actions required by Section 21 of this Security Instrument;
    - (k) pay any collection expenses under Section 22 of this Security Instrument; and
    - (l) pay interest at the rate payable from time to time under the Note.
- "Survival Event" means any of the following:
- (a) any default described in the Note;
  - (b) Lender requiring Borrower to pay immediately the full amount of Principal which has not been paid and all the interest that Borrower owes on that amount under the Note;
  - (c) Lender requiring immediate payment in full of all sums secured by this Security Instrument as described in the Note and Sections 17 and 22 of this Security Instrument;
  - (d) the Maturity Date as defined in the Note;
  - (e) the entry of any judgment against Borrower under the Note; and
  - (f) the entry of any judgment under this Security Instrument.



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.

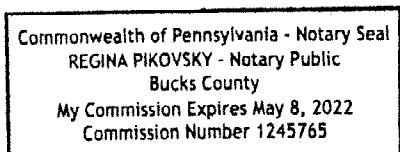
 (Seal) \_\_\_\_\_ (Seal)  
Paden K Hinds -Borrower \_\_\_\_\_ -Borrower

Commonwealth of PENNSYLVANIA

County  
of Montgomery

This record was acknowledged before  
me on 20th September 2015  
by Paden K Hinds.

**Stamp**



Signature of notarial officer

Title of office

My commission expires:

Loan originator (Organization): **Gateway Mortgage Group, a division of Gateway First Bank**; NMLS #: 7233  
Loan originator (Individual): **Lori Fox**; NMLS #: 141401

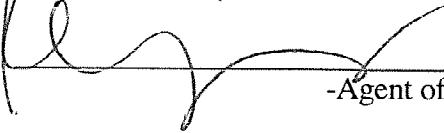


**Certificate of Residence**

I, *Rayna Pilousky*, do hereby certify that the correct address of the within-named Mortgagee is 1901 E Voorhees Street, Suite C, Danville, IL 61834, P.O. Box 2026, Flint MI 48501-2026.

Witness my hand this *20th*

day of

*September 2019*  
-Agent of Mortgagee

	<i>First American Title™</i>	ALTA Commitment for Title Insurance
ISSUED BY		<b>First American Title Insurance Company</b>
COMMITMENT NUMBER		<b>MBA-10316</b>
<b>Exhibit A</b>		

Commitment No.: **MBA-10316**

The Land referred to herein below is situated in the **County of Montgomery, Commonwealth of Pennsylvania**, and is described as follows:

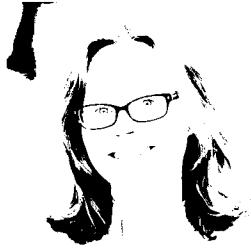
ALL THAT CERTAIN lot or piece of ground situate in Cheltenham Township, Montgomery County, Pennsylvania, at a corner formed by the intersection of the Southeast side of Thompson Road with the Northerly side of Edgewood Road; thence extending Northeastward, one hundred nineteen and thirty four one hundredths feet to a point; thence still along said road on a curve to the left, a distance of nine and seventy three one hundredths feet; thence Southeastward seventy five and thirty six one hundredths feet; thence Southwardly ninety six and eighty four one hundredths feet to a point in the Northerly side of Edgewood Road, and thence along the said side of said Edgewood Road on a curve to the right, a distance of one hundred sixty four and ninety nine one hundredths feet to the first mentioned point and place of BEGINNING.

BEING Lot No. 51 on Plan of Edgewood Road recorded at Norristown in Deed Book No. 676, Page 500.

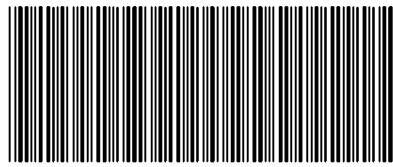
PARCEL NO. 31-00-25936-00-7

BEING the same premises which Arthur J. Norton, by Deed dated 10/07/2005 and recorded 11/16/2005 in the Office of the Recorder of Deeds in and for the County of Montgomery in Deed Book 5579, Page 1371, granted and conveyed unto Louise Crawford.

AND the said Louise Crawford is also known as Louisa Coyle.



**MTG BK 15591 PG 00063 to 00065**  
**INSTRUMENT # : 2022054910**  
**RECORDED DATE: 05/17/2022 02:15:33 PM**



6107161-0020H

RECORDER OF DEEDS  
MONTGOMERY COUNTY  
*Jeanne Sorg*

One Montgomery Plaza  
Swede and Airy Streets ~ Suite 303  
P.O. Box 311 ~ Norristown, PA 19404  
Office: (610) 278-3289 ~ Fax: (610) 278-3869

### MONTGOMERY COUNTY ROD

#### OFFICIAL RECORDING COVER PAGE

Page 1 of 3

<b>Document Type:</b> Mortgage Assignment	<b>Transaction #:</b> 6584556 - 1 Doc(s)
<b>Document Date:</b> 03/23/2022	<b>Document Page Count:</b> 2
<b>Reference Info:</b>	<b>Operator Id:</b> djohnson1
<b>RETURN TO:</b> (Simplifile) Meridian Asset Services 3201 34th street south Suite 310 Saint Petersburg, FL 33711 (727) 497-4650	<b>PAID BY:</b> MERIDIAN ASSET SERVICES

#### \* PROPERTY DATA:

Parcel ID #: 31-00-25936-00-7  
Address: 8321 THOMSON RD

ELKINS PARK PA  
19027

Municipality: Cheltenham Township (100%)  
School District: Cheltenham

#### \* ASSOCIATED DOCUMENT(S):

MTG BK 14761 PG 00065

#### FEES / TAXES:

Recording Fee: Mortgage Assignment	\$80.75
Additional Names Fee	\$1.00
<b>Total:</b>	<b>\$81.75</b>

MTG BK 15591 PG 00063 to 00065

Recorded Date: 05/17/2022 02:15:33 PM

I hereby CERTIFY that this document is recorded in the Recorder of Deeds Office in Montgomery County, Pennsylvania.



**Jeanne Sorg**  
**Recorder of Deeds**

Rev1 2016-01-29

## PLEASE DO NOT DETACH

THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

NOTE: If document data differs from cover sheet, document data always supersedes.

\*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION

**Prepared By:**

Dave LaRose/NTC, 2100 Alt. 19  
 North, Palm Harbor, FL 34683  
 (800)346-9152

**When Recorded Return To:**

Gateway First Bank  
 C/O Nationwide Title Clearing, LLC  
 2100 Alt. 19 North  
 Palm Harbor, FL 34683

Loan number [REDACTED]

Parcel ID Number 31-00-25936-00-7

MONTGOMERY COUNTY COMMISSIONERS REGISTRY  
 31-00-25936-00-7 CHELTENHAM TOWNSHIP  
 8321 THOMSON RD  
 HINDS PADEN K  
 B 056 L 51 U 012 1101 05/09/2022

\$15.00  
 HW

**ASSIGNMENT OF MORTGAGE**

**FOR GOOD AND VALUABLE CONSIDERATION**, the sufficiency of which is hereby acknowledged, the undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** ("MERS"), AS **MORTGAGEE, AS NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS, (ASSIGNOR)**, (MERS Address: 1901 E Voorhees St., Suite C, Danville, IL 61834) by these presents does convey, grant, assign, transfer and set over the described Mortgage therein together with all liens, and any rights due or to become due thereon to **U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RMTP TRUST, SERIES 2021 BKM-TT, WHOSE ADDRESS IS 7114 E. STETSON DRIVE, SUITE 250, SCOTTSDALE, AZ 85251, ITS SUCCESSORS AND ASSIGNS, (ASSIGNEE)**.

Said Mortgage is dated 09/20/2019, in the amount of \$319,113.00, made by **PADEN K HINDS** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS**, recorded on 09/24/2019, in the Office of the Recorder of Deeds of **MONTGOMERY County, Pennsylvania**, in **Book 14761 and Page 00065**.

Property is commonly known as: 8321 THOMSON RD CHELTENHAM TOWNSHIP, ELKINS PARK, PA 19027-1730.

Dated on 3 / 23 /2022 (MM/DD/YYYY)

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS**

By: Wendell Baughman

Wendell Baughman III

VICE PRESIDENT

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

PAGE 1

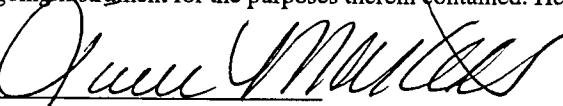
GWMG2 [REDACTED] MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) PRPRC N1  
 MIN 100287715003009318 MERS PHONE 1-888-679-6377 MERS Mailing Addresses: 1901 E Voorhees St.,  
 Suite C, Danville, IL 61834; P.O. Box 2026, Flint, MI 48501-2026 DOCR [REDACTED]  
 FRMPA1



Loan number [REDACTED]

## STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [ ] online notarization on 3/23/2022 (MM/DD/YYYY), by Wendell Baughman III as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

  
 Julie Martens  
 Notary Public - STATE OF FLORIDA  
 Commission expires: 05/22/2022



JULIE MARTENS  
 NOTARY PUBLIC  
 STATE OF FLORIDA  
 COMM# GG 221059  
 EXPIRES: 5/22/2022

Assignment of Mortgage from:  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS MORTGAGEE, AS NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS, (ASSIGNOR), (MERS Address: 1901 E Voorhees St., Suite C, Danville, IL 61834)

to:

**U.S. BANK NATIONAL ASSOCIATION**, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RMTT TRUST, SERIES 2021 BKM-TT, WHOSE ADDRESS IS 7114 E. STETSON DRIVE, SUITE 250, SCOTTSDALE, AZ 85251, ITS SUCCESSORS AND ASSIGNS, (ASSIGNEE)

Mortgagor: **PADEN K HINDS**

All that certain lot or piece of ground situated in  
 Mortgage Premises: 8321 THOMSON RD CHELTENHAM TOWNSHIP  
 ELKINS PARK, PA 19027-1730

(Borough or Township, if stated), Commonwealth of Pennsylvania.  
 Being more particularly described in said Mortgage.

I, Wendell Baughman III, hereby certify that the below information and address for the assignee are correct:  
**U.S. BANK NATIONAL ASSOCIATION**, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS LEGAL TITLE TRUSTEE FOR RMTT TRUST, SERIES 2021 BKM-TT, WHOSE ADDRESS IS 7114 E. STETSON DRIVE, SUITE 250, SCOTTSDALE, AZ 85251, ITS SUCCESSORS AND ASSIGNS, (ASSIGNEE)

By: 

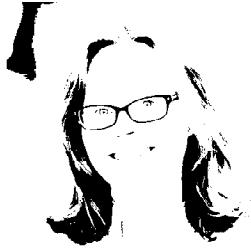
**Wendell Baughman III VICE PRESIDENT**

All persons whose signatures appear above have qualified authority to sign and have reviewed this document and supporting documentation prior to signing.

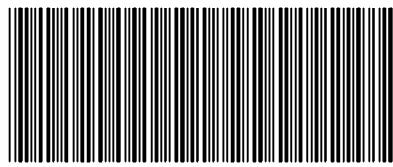
PAGE 2

[REDACTED] GWMC2 [REDACTED] MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS)  
 PPRPC N1 MIN 100287715003009318 MERS PHONE 1-888-679-6377 MERS Mailing Addresses: 1901 E  
 Voorhees St., Suite C, Danville, IL 61834; P.O. Box 2026, Flint, MI 48501-2026 DOCR [REDACTED]  
 [PREP-2] FRMPA1





**MTG BK 15812 PG 02619 to 02625**  
 INSTRUMENT # : 2023049267  
 RECORDED DATE: 09/15/2023 02:29:42 PM



6252905-00200

RECORDER OF DEEDS  
 MONTGOMERY COUNTY  
*Jeanne Sorg*

One Montgomery Plaza  
 Swede and Airy Streets ~ Suite 303  
 P.O. Box 311 ~ Norristown, PA 19404  
 Office: (610) 278-3289 ~ Fax: (610) 278-3869

### MONTGOMERY COUNTY ROD

#### OFFICIAL RECORDING COVER PAGE

Page 1 of 7

<b>Document Type:</b> Mortgage Modification	<b>Transaction #:</b> 6824479 - 1 Doc(s)
<b>Document Date:</b> 06/07/2023	<b>Document Page Count:</b> 6
<b>Reference Info:</b>	<b>Operator Id:</b> smassie
<b>RETURN TO:</b> (Simplifile) First American Title Insurance Company 3 First American Way Santa Ana, CA 92707-5913 (714) 250-4260	<b>PAID BY:</b> FIRST AMERICAN TITLE INSURANCE COMPANY
<b>* PROPERTY DATA:</b> Parcel ID #: 31-00-25936-00-7 Address: 8321 THOMSON RD  ELKINS PARK PA 19027 Municipality: Cheltenham Township (100%) School District: Cheltenham	
<b>* ASSOCIATED DOCUMENT(S):</b> MTG BK 14761 PG 00065	
<b>FEES / TAXES:</b> Recording Fee: Mortgage Modification \$59.50 Additional Pages Fee \$4.00 <b>Total:</b> \$63.50	MTG BK 15812 PG 02619 to 02625 Recorded Date: 09/15/2023 02:29:42 PM  I hereby CERTIFY that this document is recorded in the Recorder of Deeds Office in Montgomery County, Pennsylvania.



**Jeanne Sorg**  
**Recorder of Deeds**

Rev1 2016-01-29

## **PLEASE DO NOT DETACH**

**THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT**

**NOTE: If document data differs from cover sheet, document data always supersedes.**

**\*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION**

**After Recording Return To:**  
**Rushmore Loan Management Services LLC**  
**ATTN: Collateral Dept.**  
**8616 Freeport Parkway, Suite 100**  
**Irving, TX 75063**

**This Document Prepared By:**  
**TIM LIGHTFOOT**  
**Rushmore Loan Management Services LLC**  
**8616 Freeport Parkway, Suite 100**  
**Irving, TX 75063**

MONTGOMERY COUNTY COMMISSIONERS REGISTRY  
 31-00-25936-00-7 CHELTENHAM TOWNSHIP  
 8321 THOMSON RD  
 HINDS PADEN K \$15.00  
 B 056 L 51 U 012 1101 09/13/2023 JU

**Parcel ID Number: 310025936007**

[Space Above This Line For Recording Data]

Original Recording Date: **September 24, 2019**      Loan No: **4402826197**  
 Original Loan Amount: **\$319,113.00**      Investor Loan No: **75684**  
 New Money: **\$120,280.50**      FHA Case No.: **446-4349267-703**

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 7th day of June, 2023, between PADEN K HINDS whose address is 128 CHESTNUT ST STE 301B, PHILADELPHIA, PA 19106 ("Borrower") and Owner, U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTTP Trust, Series 2021 BKM-TT and through Rushmore Loan Management Services LLC which is organized and existing under the laws of Delaware, and whose address is 8616 Freeport Parkway, Suite 100, Irving, TX 75063 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated September 20, 2019 and recorded in Book/Liber 14761, Page 00065, Instrument No: 2019066796 and recorded on September 24, 2019, of the Official Records of MONTGOMERY County, PA and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

**8321 THOMSON RD, ELKINS PARK, PA 19027,**  
 (Property Address)

the real property described being set forth as follows:

**See Exhibit "A" attached hereto and made a part hereof;**

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



\* 4 4 0 2 8 2 6 1 9 7 \*  
 HUD MODIFICATION AGREEMENT  
 319 8300h 01/14

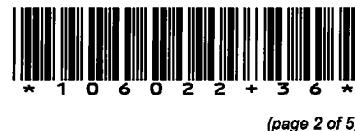


\* 1 0 6 0 2 2 + 3 6 \*  
 (page 1 of 5)

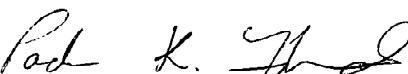
1. As of July 1, 2023, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$343,365.44, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of \$52,584.40 and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 7.250%, from July 1, 2023. Borrower promises to make monthly payments of principal and interest of U.S. \$2,196.41, beginning on the 1st day of August, 2023, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 1, 2063 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

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

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
  - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.



6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
8. This Agreement modifies an obligation secured by an existing security instrument recorded in MONTGOMERY County, PA, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$318,692.77. The principal balance secured by the existing security instrument as a result of this Agreement is \$343,365.44, which amount represents the excess of the unpaid principal balance of this original obligation.

  
Paden K. Hinds  
 PADEN K HINDS -Borrower

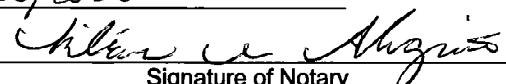
Date: 7/28/2023

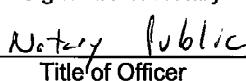
[Space Below This Line For Acknowledgments]  
 COMMONWEALTH OF PENNSYLVANIA, Montgomery County ss:

On this, the 28 day of July, 2023, before me, Notary Public, personally appeared **PADEN K HINDS**, satisfactorily proven to be the person(s) whose name(s) is/are subscribed to the written instrument and acknowledged that he/she/they executed the same for the purpose herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My commission expires: June 30, 2026

  
 Signature of Notary

  
 Notary Public  
 Title of Officer



\* 4 4 0 2 8 2 6 1 9 7 \*  
 HUD MODIFICATION AGREEMENT  
 319 8300h 01/14



\* 1 0 6 0 2 2 + 3 6 \*

(page 3 of 5)

**Owner, U.S. Bank National Association, not in its individual capacity but solely as trustee for  
RMTP Trust, Series 2021 BKM-TT and through Rushmore Loan Management Services LLC**

By: Tim Lightfoot (Seal) - Lender  
 Name: Tim Lightfoot  
 Title: Sr. Vice President

Date of Lender's Signature  
AUG 29 2023 [Space Below This Line For Acknowledgments]

The State of TEXAS

County of DALLAS

Before me KIRK P DUNAR (name/title of officer) on this day personally appeared

Tim Lightfoot, the SR. VICE PRESIDENT of  
Rushmore Loan Management Services, LLC,

known to me (or proved to me on the oath of \_\_\_\_\_ or through \_\_\_\_\_ Personally Known  
 (description of identity card or other document)) to be the person whose name is subscribed to the  
 foregoing instrument and acknowledged to me that he executed the same for the purposes and  
 consideration therein expressed.

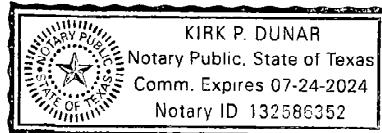
Given under my hand and seal of office this \_\_\_\_\_ day of AUG 29 2023, A.D.\_\_\_\_\_.

Kirk P. Dunar  
 Signature of Officer

NOTARY PUBLIC

Title of Officer

My Commission expires : 24 JUL 2024



\* 4 4 0 2 8 2 6 1 9 7 \*  
 HUD MODIFICATION AGREEMENT  
 319 8300h 01/14



(page 4 of 5)

**CERTIFICATE OF RESIDENCE**

Tim Lightfoot

I, \_\_\_\_\_  
Agent of Lender

do hereby certify that the precise address of the within named lender is:

**Owner, U.S. Bank National Association, not in its individual capacity but solely as trustee for  
RMTP Trust, Series 2021 BKM-TT and through Rushmore Loan Management Services LLC  
8616 Freeport Parkway, Suite 100, Irving, TX 75063**Witness my hand this \_\_\_\_\_ day of AUG 29 2023.  
\_\_\_\_\_  
Signature of Agent of Lender

\* 4 4 0 2 8 2 6 1 9 7 \*  
HUD MODIFICATION AGREEMENT  
319 8300h 01/14

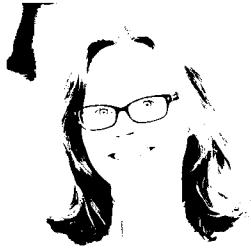


(page 5 of 5)

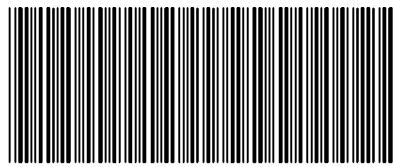
**Exhibit "A"****Loan Number: 4402826197****Property Address: 8321 THOMSON RD, ELKINS PARK, PA 19027****Legal Description:**

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF MONTGOMERY, STATE OF PENNSYLVANIA: AT A CORNER FORMED BY THE INTERSECTION OF THE SOUTHEAST SIDE OF THOMPSON ROAD WITH THE NORTHERLY SIDE OF EDGEWOOD ROAD; THENCE EXTENDING NORTHEASTWARD, ONE HUNDRED NINETEEN AND THIRTY FOUR ONE HUNDREDTHS FEET TO A POINT; THENCE STILL ALONG SAID ROAD ON A CURVE TO THE LEFT, A DISTANCE OF NINE AND SEVENTY THREE ONE HUNDREDTHS FEET; THENCE SOUTHEASTWARD SEVENTY AND THIRTY SIX ONE HUNDREDTHS FEET: THENCE SOUTHWARDLY NINETY AND EIGHTYFOUR ONE HUNDREDTHS FEET TO A POINT IN THE NORTHERLY SIDE OF EDGEWOOD ROAD, AND THENCE ALONGTHE SAID SIDE OF SAID EDGEWOOD ROAD ON A CURVE TO THE RIGHT, A DISTANCE OF ONE HUNDRED SIXTY FOUR AND NINETY NINE ONE HUNDREDTHS FEET TO THE FIRST MENTIONED POINT AND PLACE OF BEGINNING.





**MTG BK 15980 PG 02591 to 02602**  
**INSTRUMENT # : 2024059148**  
**RECORDED DATE: 11/04/2024 02:08:43 PM**



6358638-0022-

RECORDER OF DEEDS  
MONTGOMERY COUNTY  
*Jeanne Sorg*

One Montgomery Plaza  
Swede and Airy Streets ~ Suite 303  
P.O. Box 311 ~ Norristown, PA 19404  
Office: (610) 278-3289 ~ Fax: (610) 278-3869

### MONTGOMERY COUNTY ROD

#### OFFICIAL RECORDING COVER PAGE

Page 1 of 12

<b>Document Type:</b> Mortgage Modification	<b>Transaction #:</b> 7006925 - 1 Doc(s)
<b>Document Date:</b> 10/13/2024	<b>Document Page Count:</b> 11
<b>Reference Info:</b>	<b>Operator Id:</b> dkrasley
<b>RETURN TO:</b> (Simplifile) Covius Settlement Services, LLC 2001 NE 46th St Ste 25 Kansas City, MO 64116-2000 (816) 221-0881	<b>PAID BY:</b> COVIUS SETTLEMENT SERVICES LLC
<b>* PROPERTY DATA:</b> Parcel ID #: 31-00-25936-00-7 Address: 8321 THOMSON RD  ELKINS PARK PA 19027 Municipality: Cheltenham Township (100%) School District: Cheltenham	
<b>* ASSOCIATED DOCUMENT(S):</b> MTG BK 14761 PG 00065	
<b>FEES / TAXES:</b> Recording Fee: Mortgage Modification \$80.75 Additional Pages Fee \$14.00 <b>Total:</b> \$94.75	MTG BK 15980 PG 02591 to 02602 Recorded Date: 11/04/2024 02:08:43 PM  I hereby CERTIFY that this document is recorded in the Recorder of Deeds Office in Montgomery County, Pennsylvania.  

Rev1 2016-01-29

**Jeanne Sorg**  
**Recorder of Deeds**

## PLEASE DO NOT DETACH

THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

NOTE: If document data differs from cover sheet, document data always supersedes.

\*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION

Recording Requested By/Return To:  
**RUSHMORE SERVICING  
999 TECH ROW, #200  
MADISON HEIGHTS, MICHIGAN  
48071  
877-888-4623**

MONTGOMERY COUNTY COMMISSIONERS REGISTRY  
 31-00-25936-00-7 CHELTENHAM TOWNSHIP  
 8321 THOMSON RD  
 HINDS PADEN K  
 B 056 L 51 U 012 1101 11/04/2024

\$15.00  
JG

This Instrument Prepared By:  
**NATIONSTAR MORTGAGE LLC  
8950 CYPRESS WATERS BLVD.  
COPPELL, TX 75019**

**Parcel Identification Number:**  
**31-00-25936-007**

[Space Above This Line For Recording Data] \_\_\_\_\_

**Document Date: 10-13-2024**

## **MODIFICATION AGREEMENT**

**Property Address: 8321 THOMSON  
RD, ELKINS PARK, PENNSYLVANIA  
19027**

**Loan Number 707843157  
FHA Case Number 446-4349267703**

This Loan Modification Agreement ("Agreement"), effective on **1ST DAY OF DECEMBER, 2024**, between **PADEN K HINDS** ("Borrower"), and **NATIONSTAR MORTGAGE LLC** ("Lender"), whose address is **8950 CYPRESS WATERS BLVD., COPPELL, TX 75019** amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **SEPTEMBER 20, 2019** and recorded in **RECORDED DATE : 09/24/2019 BOOK : 14761 PAGE : 00065 INSTRUMENT NUMBER : 2019066796** and (2) the Note in the original principal sum of U.S \$319,113.00, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

**8321 THOMSON RD, ELKINS PARK, PENNSYLVANIA 19027**

(Property Address)

the real property described being set forth as follows:

**LEGAL DESCRIPTION:**

**THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF MONTGOMERY, COMMONWEALTH OF PENNSYLVANIA, AND IS DESCRIBED AS FOLLOWS: ALL THAT CERTAIN LOT OR PIECE OF GROUND SITUATE IN CHELTENHAM TOWNSHIP, MONTGOMERY COUNTY, PENNSYLVANIA, AT A CORNER FORMED BY THE INTERSECTION OF THE**

91003004v24.4

Rev. 10/16

Version 10\_10\_2024\_01\_01\_08

(page 1 of 10)



Loan Number 707843157

**SOUTHEAST SIDE OF THOMPSON ROAD WITH THE NORTHERLY SIDE OF EDGEWOOD ROAD; THENCE EXTENDING NORTHEASTWARD, ONE HUNDRED NINETEEN AND THIRTY FOUR ONE HUNDREDTHS FEET TO A POINT; THENCE STILL ALONG SAID ROAD ON A CURVE TO THE LEFT, A DISTANCE OF NINE AND SEVENTY THREE ONE HUNDREDTHS FEET; THENCE SOUTHEASTWARD SEVENTY FIVE AND THIRTY SIX ONE HUNDREDTHS FEET; THENCE SOUTHWARDLY NINETY SIX AND EIGHTY FOUR ONE HUNDREDTHS FEET TO A POINT IN THE NORTHERLY SIDE OF EDGEWOOD ROAD, AND THENCE ALONG THE SAID SIDE OF SAID EDGEWOOD ROAD ON A CURVE TO THE RIGHT, A DISTANCE OF ONE HUNDRED SIXTY FOUR AND NINETY NINE ONE HUNDREDTHS FEET TO THE FIRST MENTIONED POINT AND PLACE OF BEGINNING. BEING LOT NO. 51 ON PLAN OF EDGEWOOD ROAD RECORDED AT NORRISTOWN IN DEED BOOK NO. 676, PAGE 500.**

Modification Agreement Effective Date: DECEMBER 01, 2024

Original Mortgage Amount: \$319,113.00

**Tax Parcel No.: 31-00-25936-007**

If my representations and covenants in Section 1 continue to be true in all material respects, then this Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Security Instrument on the Property, and (2) the Promissory Note secured by the Security Instrument ("Original Note"). The Security Instrument and Original Note together, as they may previously have been amended, are referred to as the "Loan Documents." Except for "Subordinate Note" and "Subordinate Security Instrument", capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return the Subordinate Note, Subordinate Security Instrument, and two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

**1. My Representations and Covenants.** I certify, represent to Lender, covenant and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents or my default is imminent, and (ii) I do not have sufficient income or access to sufficient liquid assets to cure the default or to make the monthly mortgage payments now or in the near future;
- B. The Property has not been condemned;
- C. There has been no impermissible change in the ownership of the Property since I signed the Loan Documents. A permissible change would be any transfer that the Lender is required by law to allow, such as a transfer to add or remove a family member, spouse or domestic partner of the undersigned in the event of a death, divorce or marriage;
- D. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct; and



Loan Number 707843157

- E. If Lender requires me to obtain credit counseling in connection with the Program, I will do so.
2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:
- A. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that any of my representations in Section 1 are no longer true and correct or any covenant in Section 1 has not been performed, the Loan Documents will not be modified, this Agreement will terminate, and the Subordinate Note and Subordinate Security Instrument will not be in effect. In that event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
  - B. I understand that the Loan Documents will not be modified unless and until (i) the Lender accepts this Agreement by signing and returning a copy of it to me, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.
3. **The Modification.** If my representations and covenants in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on **DECEMBER 01, 2024** (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. The first modified payment will be due on **DECEMBER 01, 2024**.
- A. The Maturity Date will be: **NOVEMBER 01, 2064**.
  - B. The current Total Outstanding Balance of my loan includes all unpaid principal and amounts that will be past due as of the Modification Effective Date. The current Total Outstanding Balance of my Original Note includes unpaid principal, unpaid and deferred interest, projected escrow shortages, escrow advances and other costs, but excludes unpaid late charges, and is less any amounts paid to the Lender but not previously credited to my Loan. The current Total Outstanding Balance of my loan is **\$400,521.78**.
  - C. The Total Outstanding Balance will be reduced by **\$7,401.80**. This amount will be included in a new, non-interest bearing Subordinate Note ("Subordinate Note"), payable to HUD, and will not be due until the Original Note is paid off, matures, or I sell the property, whichever is earliest.
  - D. The Total Outstanding Balance less the amount of the Subordinate Note, or **\$393,119.98**, will be the New Principal Balance of my Original Note. Interest at the rate of **6.3750%** will begin to accrue on the New Principal Balance as of **NOVEMBER 01, 2024** and the first new monthly payment on the New Principal Balance will be due on **DECEMBER 01, 2024**.

My payment schedule for the modified Loan is as follows:



Loan Number 707843157

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
40	6.3750%	11-01-2024	\$2,266.63	\$1,366.62, may adjust periodically	\$3,633.25, may adjust periodically	12-01-2024	480

\*The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 3.D. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable, step or simple interest rate or for a graduated or growing-equity payment schedule.

I understand that, if I have a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified Loan will be the minimum payment that will be due each month for the remaining term of the Loan. My modified Loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest being added to the outstanding principal balance.

- E. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- F. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.D.
- G. I agree to pay in full the Subordinate Note and any other amounts still owed under the Loan Documents by the earliest of: (i) the date I sell or transfer an interest in the Property, (ii) the date I pay all amounts due and owing under the Original Note, including any subsequent modifications to the Original Note, or (iii) the new Maturity Date set forth in Section 3.A above.

**4. Additional Agreements.** I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, the Subordinate Note, and the Subordinate Security Instrument, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Agreement (although the non-signing spouse may continue to be held liable for the



**Loan Number 707843157**

obligation under the Loan Documents); or (iii) the Lender has waived this requirement in writing.

- B. That this Agreement, the Subordinate Note, and the Subordinate Security Instrument shall supersede the terms of any modification, forbearance, trial period plan or other workout plan that I previously entered into with Lender.
- C. To comply, except to the extent that they are modified by this Agreement, the Subordinate Note, and the Subordinate Security Instrument, with all covenants, agreements, and requirements of the Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. That this Agreement constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my escrow account.
- E. That the Loan Documents as modified by this Agreement are duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed. The Loan Documents constitute a first lien on the Property and are in no way prejudiced by this Agreement.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, the Subordinate Note, and the Subordinate Security Instrument, remain in full force and effect; nothing in this Agreement or the Subordinate Note, or the Subordinate Security Instrument shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Subordinate Note, and the Subordinate Security Instrument, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.
- G. That the mortgage insurance premiums on my loan may increase and the date on which I may request cancellation of mortgage insurance may change as a result of this loan modification.
- H. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, if all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. Lender shall not exercise this option if state or federal law, rules or regulations prohibit the exercise of such option as of the date of such sale or transfer. If Lender exercises this option, Lender shall give me notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which I must pay all sums secured by the Subordinate Security Instrument. If I fail to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on me.
- I. That, as of the Modification Effective Date, I understand that the Lender will only allow the transfer and assumption of the Loan, including this Agreement, to a transferee of my



**Loan Number 707843157**

property as permitted under the Garn St. Germain Act, 12 U.S.C. Section 1701j-3. A buyer or transferee of the Property will not be permitted, under any other circumstance, to assume the Loan. Except as noted herein, this Agreement may not be assigned to, or assumed by, a buyer or transferee of the Property.

- J. That, as of the Modification Effective Date, if any provision in the Original Note or in any addendum or amendment to the Original Note allowed for the assessment of a penalty for full or partial prepayment of the Original Note, such provision is null and void.
  - K. That, I will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Lender's procedures to ensure that the modified mortgage Loan is in first lien position and/or is fully enforceable upon modification and that if, under any circumstance and notwithstanding anything else to the contrary in this Agreement, the Lender does not receive such title endorsement(s), title insurance product(s) and/or subordination agreement(s), then the terms of this Agreement will not become effective on the Modification Effective Date and the Agreement will be null and void.
  - L. That, if any foreclosure action against me is dismissed as a result of entering into this Agreement, I will remain liable for and bear my own attorney fees and costs incurred in connection with such action, if permitted by applicable law.
  - M. That I will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this Agreement. I understand that either a corrected Agreement or a letter agreement containing the correction will be provided to me for my signature. At Lender's option, this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and I will not be eligible for a modification.
  - N. That if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the Loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary. All documents the Lender requests of me under this Section 4.N. shall be referred to as "Documents". I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement.
5. If I have been granted a discharge in bankruptcy with respect to the Original Note and Security Instrument prior to the execution of this Agreement nothing in this Agreement shall be construed to be an attempt to collect any discharged debt against me personally or an attempt to revive personal liability. However, I acknowledge that Lender retains certain rights, including but not limited to the right to foreclose its lien evidenced by the Security Instrument under appropriate circumstances. The parties agree that the consideration for this Agreement is Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of my default thereunder.



**Loan Number 707843157**

(SIGNATURES CONTINUE ON FOLLOWING PAGES)

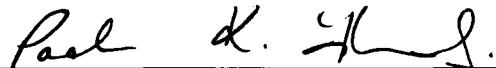
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Rev. 10/16  
Version 10\_10\_2024\_01\_01\_08

(page 7 of 10)



Loan Number 707843157

In Witness Whereof, the Borrower(s) have executed this agreement.



Borrower - Paden K Hinds

Execution Date: 10/26/24

State of **PENNSYLVANIA**  
County of Montgomery  
Enter County Here

On this, the 26 day of October, 2024, before me, the undersigned officer, personally appeared **PADEN K HINDS**, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seals.

Place Seal Below



Notary Signature

Gary Goldsmith

Notary Printed Name

Commonwealth of Pennsylvania - Notary Seal
Gary Goldsmith, Notary Public
Montgomery County
My commission expires November 22, 2025
Commission number 1060061

Member, Pennsylvania Association of Notaries

Title of Officer: Notary Public

My Commission Expires: Nov 22 2025

[ ] This notarial act involved the use of communication technology.



**Loan Number 707843157**

In Witness Whereof, the Lender has accepted and executed this Agreement.

Lender

**Nationstar Mortgage LLC**

By: \_\_\_\_\_



Printed Name:

**Jin Moo Binene  
Vice President**

Title: \_\_\_\_\_

Execution Date: **OCT 31 2024**



Loan Number 707843157

State of MICHIGAN  
County of OAKLAND

Jin Moo Binane

Acknowledged by \_\_\_\_\_, Vice President of Nationstar  
Mortgage LLC a Limited Liability Corporation before me on the 31 day of

OCT, 2024

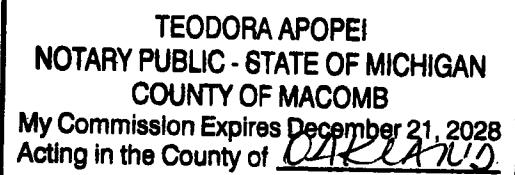
Signature Teodora Apopei

Printed name Teodora Apopei

Notary public, State of MICHIGAN, County of Macomb

My commission expires DEC 21 2028

Acting in the County of OAKLAND



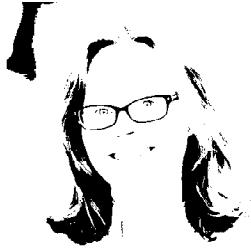
Loan Number 707843157

## FOR LENDER SIGNATURE ONLY

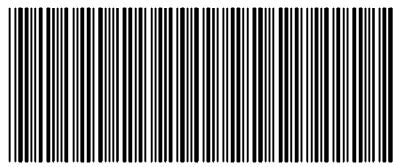
*Jin Moo Binene*

CERTIFICATE OF RESIDENCE I, \_\_\_\_\_, do hereby certify that the correct address of the within-named lender is 8950 Cypress Waters Blvd., Coppell, TX 75019, witness my hand this 31 day of OCT, 2024

  
\_\_\_\_\_  
Agent of Lender



**MTG BK 15808 PG 00405 to 00411**  
 INSTRUMENT # : 2023047055  
 RECORDED DATE: 09/05/2023 10:52:02 AM



6250199-0019Z

RECORDER OF DEEDS  
 MONTGOMERY COUNTY  
*Jeanne Sorg*

One Montgomery Plaza  
 Swede and Airy Streets ~ Suite 303  
 P.O. Box 311 ~ Norristown, PA 19404  
 Office: (610) 278-3289 ~ Fax: (610) 278-3869

### MONTGOMERY COUNTY ROD

#### OFFICIAL RECORDING COVER PAGE

Page 1 of 7

<b>Document Type:</b> Mortgage	<b>Transaction #:</b> 6820110 - 1 Doc(s)
<b>Document Date:</b> 06/07/2023	<b>Document Page Count:</b> 6
<b>Reference Info:</b>	<b>Operator Id:</b> ahelfer
<b>RETURN TO:</b> (Simplifile) First American Title Insurance Company 3 First American Way Santa Ana, CA 92707-5913 (714) 250-4260	<b>PAID BY:</b> FIRST AMERICAN TITLE INSURANCE COMPANY

#### \* PROPERTY DATA:

Parcel ID #: 31-00-25936-00-7  
 Address: 8321 THOMSON RD

ELKINS PARK PA  
 19027

Municipality: Cheltenham Township (100%)  
 School District: Cheltenham

#### \* ASSOCIATED DOCUMENT(S):

<b>FEES / TAXES:</b>	MTG BK 15808 PG 00405 to 00411
Recording Fee: Mortgage	Recorded Date: 09/05/2023 10:52:02 AM
Additional Pages Fee	
Affordable Housing Pages	
<b>Total:</b>	I hereby CERTIFY that this document is recorded in the Recorder of Deeds Office in Montgomery County, Pennsylvania.



**Jeanne Sorg**  
**Recorder of Deeds**

Rev1 2016-01-29

## **PLEASE DO NOT DETACH**

**THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT**

**NOTE: If document data differs from cover sheet, document data always supersedes.**

**\*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION**

**After Recording Return To:  
Rushmore Loan Management Services  
LLC  
ATTN: Collateral Dept.  
8616 Freeport Parkway, Suite 100  
Irving, TX 75063  
Phone:**

**This Document Prepared By:  
TIM LIGHTFOOT  
Rushmore Loan Management Services  
LLC  
8616 Freeport Parkway, Suite 100  
Irving, TX 75063**

Parcel ID Number: 310025936007

[Space Above This Line For Recording Data]

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Case No: 4402826107

Loan No. 4402826197  
FHA Case No.: 446-4348267-703

## PARTIAL CLAIM MORTGAGE

THIS PARTIAL CLAIM MORTGAGE ("Security Instrument") is given this 7th day of June, 2023. The Mortgagor is **PADEN K HINDS**, whose address is **128 CHESTNUT ST STE 301B, PHILADELPHIA, PA 19106** ("Borrower"). This Security Instrument is given to the **Secretary of Housing and Urban Development**, whose address is **451 Seventh Street SW, Washington, DC 20410** (herein "Lender"). Borrower owes Lender the principal sum of **NINETY FIVE THOUSAND SIX HUNDRED SEVEN AND 83/100 Dollars (U.S. \$95,607.83)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **July 1, 2063**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) 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 Lender and Lender's successors and assigns with power of sale, the following described property located in the County of **MONTGOMERY**, State of **PENNSYLVANIA**:



\* 4 4 0 2 8 2 6  
Pennsylvania Partial Claim Mortgage  
319 8361 06/16



(page 1 of 5)

**See Exhibit "A" attached hereto and made a part hereof;**

which has the address of **8321 THOMSON RD, ELKINS PARK, PA 19027** ("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 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 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.** Borrower shall pay when due the principal of the debt evidenced by the Note.

**2. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or 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 Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

**3. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower'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 may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

**4. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless Applicable Law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: **Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410** or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this



\* 4 4 0 2 8 2 6 1 9 7 \*  
Pennsylvania Partial Claim Mortgage  
319 8361 06/16



\* 1 0 6 0 2 2 + 3 6 \*  
(page 2 of 5)

paragraph.

**5. Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. 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. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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

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

**7. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender 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 as specified, 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 7, including, but not limited to, attorney's fees and costs of title evidence to the extent permitted by Applicable Law.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Promissory Note, the Secretary may invoke the non-judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq. ) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to Lender under this paragraph or Applicable Law.

**8. Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument. Borrower shall pay any recordation costs. 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.

**9. Waivers.** Borrower, to the extent permitted by Applicable Law, waives and releases any error or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

**10. Reinstatement Period.** Borrower's time to reinstate shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

**11. Bankruptcy Discharge.** If Borrower, subsequent to June 7, 2023, receives discharge in a Chapter 7 bankruptcy, and there is no valid reaffirmation agreement of the underlying debt, Lender will not attempt to re-establish any personal liability for the underlying debt.



\* 4 4 0 2 8 2 6 1 9 7 \*  
Pennsylvania Partial Claim Mortgage  
319 8361 06/16



\* 1 0 6 0 2 2 + 3 6 \*

(page 3 of 5)

**12. Effect of Survival Events.** Both before and after any Survival Event, as defined below, Borrower shall:

- (a) pay any collection expenses under Section 7 of this Security Instrument; and
- (b) pay interest at the rate payable from time to time under the Note.

“Survival Event” means any of the following:

- (a) any default described in the Note;
- (b) Lender requiring Borrower to pay immediately the full amount of Principal which has not been paid and all the interest that Borrower owes on that amount under the Note;
- (c) Lender requiring immediate payment in full of all sums secured by this Security Instrument as described in the Note and this Security Instrument;
- (d) the maturity date as stated in the Note;
- (e) the entry of any judgment against Borrower under the Note; and
- (f) the entry of any judgment under this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.



**PADEN K HINDS -Borrower**

Date: 7/28/2023

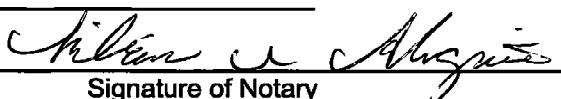
[Space Below This Line For Acknowledgments]

COMMONWEALTH OF PENNSYLVANIA, Montgomery County ss:

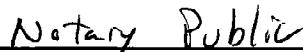
On this, the 28 day of July, 2023, before me, Notary Public, personally appeared **PADEN K HINDS**, satisfactorily proven to be the person(s) whose name(s) is/are subscribed to the written instrument and acknowledged that he/she/they executed the same for the purpose herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

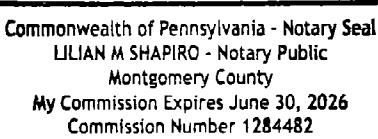
My commission expires: June 30, 2026



Signature of Notary



Title of Officer



Pennsylvania Partial Claim Mortgage  
319 8361 06/16



(page 4 of 5)

**CERTIFICATE OF RESIDENCE**

I, Tim Lightfoot  
Agent of Lender

do hereby certify that the precise address of the within named lender is:

**The Secretary of Housing and Urban Development  
Attention: Single Family Notes Branch  
451 Seventh Street SW  
Washington D.C. 20410**

Witness my hand this \_\_\_\_\_ day of AUG 29 2023.

TL  
Signature of Agent of Lender



\* 4 4 0 2 8 2 6 1 9 7 \*  
Pennsylvania Partial Claim Mortgage  
319 8361 06/16



(page 5 of 5)

## Exhibit "A"

Loan Number: **4402826197**

Property Address: **8321 THOMSON RD, ELKINS PARK, PA 19027**

**Legal Description:**

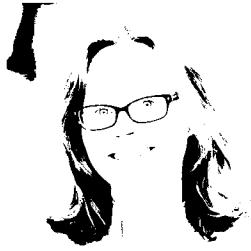
THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF MONTGOMERY, STATE OF PENNSYLVANIA: AT A CORNER FORMED BY THE INTERSECTION OF THE SOUTHEAST SIDE OF THOMPSON ROAD WITH THE NORtherly SIDE OF EDGEWOOD ROAD; THENCE EXTENDING NORTHEASTWARD, ONE HUNDRED NINETEEN AND THIRTY FOUR ONE HUNDREDTHS FEET TO A POINT; THENCE STILL ALONG SAID ROAD ON A CURVE TO THE LEFT, A DISTANCE OF NINE AND SEVENTY THREE ONE HUNDREDTHS FEET; THENCE SOUTHEASTWARD SEVENTY AND THIRTY SIX ONE HUNDREDTHS FEET: THENCE SOUTHWARDLY NINETY AND EIGHTYFOUR ONE HUNDREDTHS FEET TO A POINT IN THE NORtherly SIDE OF EDGEWOOD ROAD, AND THENCE ALONGTHE SAID SIDE OF SAID EDGEWOOD ROAD ON A CURVE TO THE RIGHT, A DISTANCE OF ONE HUNDRED SIXTY FOUR AND NINETY NINE ONE HUNDREDTHS FEET TO THE FIRST MENTIONED POINT AND PLACE OF BEGINNING.



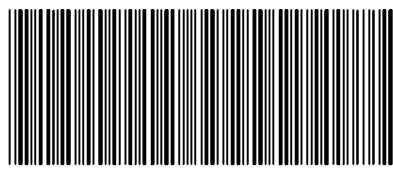
\* 4 4 0 2 8 2 6 1 9 7 \*  
319 12338 06/18 Exhibit A Legal Description Attachment



\* 1 0 6 0 2 2 + 3 6 \*  
Page 1 of 1



**MTG BK 15980 PG 02557 to 02564**  
INSTRUMENT # : 2024059145  
RECORDED DATE: 11/04/2024 02:04:25 PM



6358637-0019+

RECORDER OF DEEDS  
MONTGOMERY COUNTY  
*Jeanne Sorg*

One Montgomery Plaza  
Swede and Airy Streets ~ Suite 303  
P.O. Box 311 ~ Norristown, PA 19404  
Office: (610) 278-3289 ~ Fax: (610) 278-3869

### MONTGOMERY COUNTY ROD

#### OFFICIAL RECORDING COVER PAGE

Page 1 of 8

<b>Document Type:</b> Mortgage	<b>Transaction #:</b> 7006924 - 1 Doc(s)
<b>Document Date:</b> 10/26/2024	<b>Document Page Count:</b> 7
<b>Reference Info:</b>	<b>Operator Id:</b> djohnson1
<b>RETURN TO:</b> (Simplifile) Covius Settlement Services, LLC 2001 NE 46th St Ste 25 Kansas City, MO 64116-2000 (816) 221-0881	<b>PAID BY:</b> COVIUS SETTLEMENT SERVICES LLC

#### \* PROPERTY DATA:

Parcel ID #: 31-00-25936-00-7  
Address: 8321 THOMSON RD

ELKINS PARK PA  
19027

Municipality: Cheltenham Township (100%)  
School District: Cheltenham

#### \* ASSOCIATED DOCUMENT(S):

#### FEES / TAXES:

Recording Fee: Mortgage	\$86.75
Additional Pages Fee	\$6.00
Affordable Housing Pages	\$6.00
<b>Total:</b>	<b>\$98.75</b>

MTG BK 15980 PG 02557 to 02564

Recorded Date: 11/04/2024 02:04:25 PM

I hereby CERTIFY that this document is recorded in the Recorder of Deeds Office in Montgomery County, Pennsylvania.



**Jeanne Sorg**  
Recorder of Deeds

Rev1 2016-01-29

## PLEASE DO NOT DETACH

THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

NOTE: If document data differs from cover sheet, document data always supersedes.

\*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT FOR ANY ADDITIONAL INFORMATION

Recording Requested By/Return To:  
**RUSHMORE SERVICING  
999 TECH ROW, #200  
MADISON HEIGHTS, MICHIGAN  
48071  
877-888-4623**

MONTGOMERY COUNTY COMMISSIONERS REGISTRY  
31-00-25936-00-7 CHELTENHAM TOWNSHIP  
8321 THOMSON RD  
HINDS PADEN K  
B 056 L 51 U 012 1101 11/04/2024

\$15.00  
JG

This Instrument Prepared By:  
**NATIONSTAR MORTGAGE LLC  
8950 CYPRESS WATERS BLVD.  
COPPELL, TX 75019**

Parcel Identification Number:  
**31-00-25936-007**

[Space Above This Line For Recording Data]

Document Date: 10-26-2024  
(date of execution)

## PARTIAL CLAIM MORTGAGE

FHA Case Number 446-4349267703

Property Address: **8321 THOMSON RD, ELKINS PARK, PENNSYLVANIA 19027**

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on the date of execution. The Mortgagor is PADEN K HINDS, whose address is 8321 THOMSON RD, ELKINS PARK, PENNSYLVANIA 19027 ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 7th Street S.W., Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of SEVEN THOUSAND FOUR HUNDRED ONE AND 80/100THS Dollars (U.S. \$7,401.80).

Notwithstanding the foregoing or any other provisions contained herein, if personal liability with respect to any amounts payable under the primary Note has been discharged in bankruptcy, Borrower and Lender understand and agree that nothing contained herein with respect to any amounts payable under this Note, shall be construed to impose personal liability to repay any such obligation in violation of such discharge. Borrower and Lender further understand and agree that to the extent that such personal liability with respect to any amounts payable under the primary Note has been discharged in bankruptcy, Borrower is entering into this Note voluntarily for the benefits to be obtained thereby and not as an affirmation of the debt evidenced by the primary Note, and that this Note, or any actions taken by Lender in relation to



Loan Number 707843157

**this Note, does not constitute a demand for payment or any attempt to collect any such previously discharged obligation.**

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on NOVEMBER 01, 2064.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to Lender, with the power of sale the following described property located in MONTGOMERY County, PENNSYLVANIA:

**LEGAL DESCRIPTION:**

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF MONTGOMERY, COMMONWEALTH OF PENNSYLVANIA, AND IS DESCRIBED AS FOLLOWS: ALL THAT CERTAIN LOT OR PIECE OF GROUND SITUATE IN CHELTENHAM TOWNSHIP, MONTGOMERY COUNTY, PENNSYLVANIA, AT A CORNER FORMED BY THE INTERSECTION OF THE SOUTHEAST SIDE OF THOMPSON ROAD WITH THE NORTHERLY SIDE OF EDGEWOOD ROAD; THENCE EXTENDING NORTHEASTWARD, ONE HUNDRED NINETEEN AND THIRTY FOUR ONE HUNDREDTHS FEET TO A POINT; THENCE STILL ALONG SAID ROAD ON A CURVE TO THE LEFT, A DISTANCE OF NINE AND SEVENTY THREE ONE HUNDREDTHS FEET; THENCE SOUTHEASTWARD SEVENTY FIVE AND THIRTY SIX ONE HUNDREDTHS FEET; THENCE SOUTHWARDLY NINETY SIX AND EIGHTY FOUR ONE HUNDREDTHS FEET TO A POINT IN THE NORTHERLY SIDE OF EDGEWOOD ROAD, AND THENCE ALONG THE SAID SIDE OF SAID EDGEWOOD ROAD ON A CURVE TO THE RIGHT, A DISTANCE OF ONE HUNDRED SIXTY FOUR AND NINETY NINE ONE HUNDREDTHS FEET TO THE FIRST MENTIONED POINT AND PLACE OF BEGINNING. BEING LOT NO. 51 ON PLAN OF EDGEWOOD ROAD RECORDED AT NORRISTOWN IN DEED BOOK NO. 676, PAGE 500.

Original Mortgage Amount: \$319,113.00

Tax Parcel No.: 31-00-25936-007

which has the address of 8321 THOMSON RD, ELKINS PARK, PENNSYLVANIA 19027 ("Property Address").



Loan Number 707843157

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

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

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

**1. Payment of Principal.** Borrower shall pay the principal of the debt evidenced by the Note when due.

**2. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment 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 the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or 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 Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy under the Note or this Security Instrument shall not be a waiver of or preclude the exercise of any right or remedy.

**3. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by



Loan Number 707843157

this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

**4. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: U.S. Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 7th Street S.W., Washington, DC 20410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

**5. Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. If 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 that can be given effect without the conflicting provision. To this end, the provisions of this Security Instrument and the Note are declared to be severable.

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

#### NON-UNIFORM COVENANTS.

Borrower and Lender further covenant and agree as follows:

**7. Remedies.**

**(a) Notice of Default.** Lender will give a notice of default to Borrower following Borrower's breach of any covenant or agreement in this Security Instrument. The notice will specify, in addition to any information required by applicable law: (i) the default; (ii) the action required to cure the default; (iii) that failure to cure the default on or before the date specified in the notice may result in foreclosure by judicial proceeding and sale of the Property; and (iv) Borrower's right to deny in the foreclosure proceeding the existence of a default or to assert any other defense of Borrower to foreclosure.

**(b) Foreclosure; Expenses.** If the default is not cured as specified in the notice, Lender may require immediate payment in full of all sums secured by this Security Instrument without further



Loan Number 707843157

demand and may foreclose this Security Instrument by judicial proceeding or in accordance with paragraph 7(c). To the extent allowed by applicable law, Lender will be entitled to collect all expenses incurred in pursuing its remedies, including, but not limited to: (i) reasonable attorneys' fees and costs; and (ii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

**(c) Secretary's Remedies.** Notwithstanding the foregoing paragraphs (a)-(b), if the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Note, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property, as provided in the Act. Nothing in the preceding sentence will deprive the Secretary of any rights otherwise available to a Lender under this section 7 or applicable law.

**8. Effect of Survival Events.** Both before and after any Survival Event, as defined below, Borrower will:

- (a) if this Security Instrument is on a leasehold, comply with all the provisions of the lease;
- (b) permit the collection and application of miscellaneous proceeds as required by this Security Instrument; and
- (c) pay any collection expenses under this Security Instrument.

"Survival Event" means any of the following:

- (aa) any default described in the Note;
- (bb) Lender requiring Borrower to pay immediately the full amount of Principal which has not been paid and all the interest that Borrower owes on that amount under the Note;
- (cc) Lender requiring immediate payment in full of all sums secured by this Security Instrument as described in the Note and in this Security Instrument;
- (dd) the Maturity Date as defined in the Note;
- (ee) the entry of any judgment against Borrower under the Note; and
- (ff) the entry of any judgment under this Security Instrument.

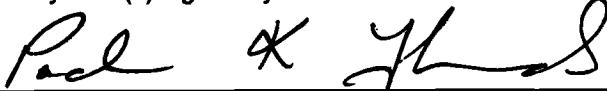
**9. Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed will terminate and become void. After such occurrence, Lender will discharge and satisfy this Security Instrument. Borrower will pay any recordation costs associated with such discharge and satisfaction. Lender may charge Borrower a fee for releasing the 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.



Loan Number 707843157

**10. Waivers.** Borrower, to the extent permitted by applicable law, waives and releases any error or defects in proceedings to enforce this Security Instrument, and waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) signed by Borrower and recorded with it.

Execution Date: 10/26/24Borrower - **PADEN K HINDS**State of **PENNSYLVANIA**County of MONTGOMERY

Enter County Here

On this, the 26 day of OCTOBER, 2024, before me, the undersigned officer, personally appeared **PADEN K HINDS**, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seals.

Place Seal Below



Notary Signature

GARY GOLDSMITH

Notary Printed Name

Title of Officer: Notary Public

My Commission Expires: Nov 22 2025

[ ] This notarial act involved the use of communication technology.



Loan Number 707843157

**FOR LENDER SIGNATURE ONLY****Jin Moo Binene**

**CERTIFICATE OF RESIDENCE** I, \_\_\_\_\_, do hereby certify that the correct address of the within-named lender is U.S. Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 7th Street S.W., Washington, DC 20410, witness my hand this

31 day of OCT, 2024.



---

Agent of Lender



Case #2023-02202

<b>Case Number</b>	2023-02202
<b>Commencement Date</b>	2/7/2023
<b>Last Filing Date</b>	2/7/2023
<b>Days Open</b>	333
<b>Case Type</b>	Judgment from District Justice
<b>PFA Number</b>	
<b>Caption Plaintiff</b>	CAPITAL ONE BANK USA NA
<b>Caption Defendant</b>	HINDS, PADEN
<b>Lis Pendens Indicator</b>	No
<b>Status</b>	1 - OPEN
<b>Judge</b>	
<b>Remarks</b>	CLAIM NUMBER: CV-0000154-2021. NOTICE 236 SENT ON 2-7-2023
<b>Sealed</b>	No
<b>Interpreter Needed</b>	

## Plaintiffs

Name	Address	Country	Counsel	Notify	Sequence	Status
CAPITAL ONE BANK USA NA	CO LAW OFFICES OF HAYT, HAYT AND LANDAU LLC MERIDIAN CENTER 1, 2 INDUSTRIAL WAY WEST EATONTOWN, NJ 07724 UNITED STATES	UNITED STATES	BAROSKA, ROBERT L III	Yes	1	

## Defendants

Name	Address	Country	Counsel	Notify	Sequence	Status
HINDS, PADEN	8321 THOMSON RD ELKINS PARK, PA 19027 UNITED STATES	UNITED STATES		Yes	1	

## Docket Entries

Seq.	Filing Date	Docket Type	Docket Text	Sealed	Filing ID
0	2/7/2023	Judgment from District Justice	CLAIM NUMBER: CV-0000154-2021. NOTICE 236 SENT ON 2-7-2023	No	13822722
1	2/7/2023	Affidavit of Non-Military Service		No	13822723
2	2/7/2023	Entry of Appearance	OF ROBERT L BAROSKA III FOR CAPITAL ONE BANK USA NA	No	13822724

## Judgments

For	Against	Date	Amount
CAPITAL ONE BANK USA NA	HINDS, PADEN	2/7/2023	2847.80

<b>PACER Service Center</b>	05/08/2025 09:39:12
<b>User</b>	ATRPACER
<b>Client Code</b>	
<b>Description</b>	All Court Types Party Search All Courts; Name Hinds, Paden; Court ID PA, PAE, PAM, PAW; Jurisdiction BK
<b>Results</b>	The search returned no results.
<b>Billable Pages</b>	1 (\$0.10)



Office of Foreign Assets Control

## Sanctions List Search

Specially Designated Nationals and Blocked Persons list ("SDN List") and all other sanctions lists administered by OFAC, including the Foreign Sanctions Evaders List, the Non-SDN Iran Sanctions Act List, the Sectoral Sanctions Identifications List, the List of Foreign Financial Institutions Subject to Correspondent Account or Payable-Through Account Sanctions and the Non-SDN Palestinian Legislative Council List. Given the number of lists that now reside in the Sanctions List Search tool, it is strongly recommended that users pay close attention to the program codes associated with each returned record. These program codes indicate how a true hit on a returned value should be treated. The Sanctions List Search tool uses approximate string matching to identify possible matches between word or character strings as entered into Sanctions List Search, and any name or name component as it appears on the SDN List and/or the various other sanctions lists. Sanctions List Search has a slider-bar that may be used to set a threshold (i.e., a confidence rating) for the closeness of any potential match returned as a result of a user's search. Sanctions List Search will detect certain misspellings or other incorrectly entered text, and will return near, or proximate, matches, based on the confidence rating set by the user via the slider-bar. OFAC does not provide recommendations with regard to the appropriateness of any specific confidence rating. Sanctions List Search is one tool offered to assist users in utilizing the SDN List and/or the various other sanctions lists; use of Sanctions List Search is not a substitute for undertaking appropriate due diligence. The use of Sanctions List Search does not limit any criminal or civil liability for any act undertaken as a result of, or in reliance on, such use.

[Download the SDN List](#)

[Sanctions List Search: Rules for use](#)

[Visit The OFAC Website](#)

[Download the Consolidated Non-SDN List](#)

[Program Code Key](#)

**Lookup**

Type:	All	Address:		
Name:	Paden Hinds	City:		
ID # / Digital Currency Address:		State/Province:*		
Program:	All 561-Related BALKANS BALKANS-EO14033	Country:	United States	▼
Minimum Name Score:	100	List:	All	▼
<input type="button" value="Search"/> <input type="button" value="Reset"/>				

**Lookup Results: 0 Found**

Name	Address	Type	Program(s)	List	Score
Your search has not returned any results.					

\* U.S. states are abbreviated on the SDN and Non-SDN lists. To search for a specific U.S. state, please use the two letter U.S. Postal Service abbreviation.

SDN List last updated on: 5/8/2025 9:59:17 AM  
Non-SDN List last updated on: 3/28/2025 10:09:58 AM

**Parcel**

TaxMapID	31056 012
Parid	31-00-25936-00-7
Land Use Code	1101
Land Use Description	R - SINGLE FAMILY
Property Location	8321 THOMSON RD
Lot #	51
Lot Size	13212 SF
Front Feet	129
Municipality	CHEL滕HAM
School District	CHEL滕HAM TOWNSHIP
Utilities	ALL PUBLIC//

**Owner**

Name(s)	HINDS PADEN K
Name(s)	
Mailing Address	8321 THOMSON RD
Care Of	
Mailing Address	
Mailing Address	ELKINS PARK PA 19027

**Current Assessment**

Appraised Value	Assessed Value	Restrict Code
151,610	151,610	

**Estimated Taxes**

County	796
Montco Community College	59
Municipality	1,509
School District	8,061
Total	10,425
Tax Lien	<a href="#">Tax Claim Bureau Parcel Search</a>

**Last Sale**

Sale Date	20-SEP-2019
Sale Price	\$325,000
Tax Stamps	3250
Deed Book and Page	6154-01672
Grantor	CRAWFORD LOUISE
Grantee	HINDS PADEN K
Date Recorded	24-SEP-2019

**Sales History**

Sale Date	Sale Price	Tax Stamps	Deed Book and Page	Grantor	Grantee	Date Recorded
09-20-2019	\$325,000	3250	6154-01672	CRAWFORD LOUISE	HINDS PADEN K	09-24-2019
10-07-2005	\$200,000	2000	5579-01371	NORTON ARTHUR J	CRAWFORD LOUISE	11-16-2005
08-30-1982	\$40,000	400	-		NORTON ARTHUR J	

## Lot Information

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Lot Size	13212 SF
Lot #	51
Remarks	
Remarks	
Remarks	

## Residential Card Summary

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Card	1
Land Use Code	1101
Building Style	CAPE COD
Number of Living Units	1
Year Built	1915
Year Remodeled	2007
Exterior Wall Material	STUCCO
Number of Stories	2
Square Feet of Living Area	2,044
Total Rms/Bedrms/Baths/Half Baths	9/5/1/1
Basement	PART
Finished Basement Living Area	
Rec Room Area	
Unfinished Area	
Wood Burning Fireplace	1
Pre Fab Fireplace	
Heating	CENTRAL
System	HOT WATER
Fuel Type	GAS
Condo Level	
Condo/Townhouse Type	
Attached Garage Area	
Basement Garage No. of Cars	

## Accessory Structures

---

Card	Type	Type	Size	Year Built
1	RG3	FR OR CB DET GAR W/UNF 2ND FLR	552	1915
1	RS1	FRAME UTILITY SHED	120	1970

## Permits

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Permit Date	05-DEC-2006
Permit Number	06-1482-G
Amount	5000
Purpose	OTHER
Notes	ROOF
Notes	
Notes	
Status	CLOSED

## Assessment History

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Appraised Value	Assessed Value	Restrict Code	Effective Date	Reason	Notice Date
151,610	151,610		01-JAN-2008	BATHROOM-NEW/RENOVATIONS	05-MAR-2008
149,780	149,780			O	13-JUN-1997
	149,780		01-JAN-1998	REASSESSMENT	

7,300

01-JAN-1987

[Print](#)

You are here: [Home](#) > [Departments](#) > [County Administration](#) > [Tax Claim Bureau](#) > [Parcel Search](#) > Parcel Details

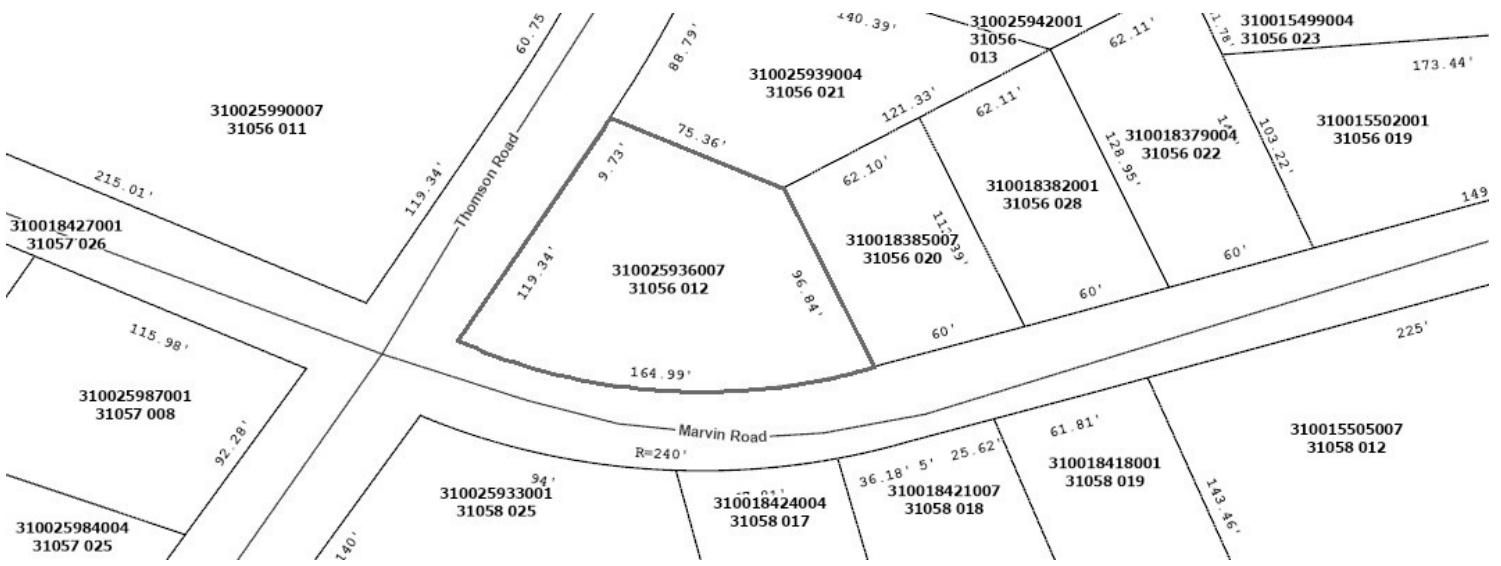
## Parcel Search Result 1 of 1

[Return to Results](#) [< Previous](#) [Next >](#) [New Search](#) [Print Page](#)

Parcel Number:	31-00-25936-00-7	<b>No taxes due</b>
Deed Book - Page:	6154-01672	
Name:	HINDS PADEN K	
Address:	8321 THOMSON RD ELKINS PARK PA 19027	
Location:	8321 THOMSON RD	
District:	Cheltenham (Township)	
Description:	SINGLE FAMILY	
Assessed Value:	151,610	

PLEASE NOTE THAT THIS IS NOT A CERTIFIED SEARCH.  
YOU MAY ORDER A CERTIFIED SEARCH BY MAIL OR BY VISITING THE TAX CLAIM OFFICE.  
PLEASE SEE OUR [CERTIFIED TAX SEARCH](#) FOR INSTRUCTION.

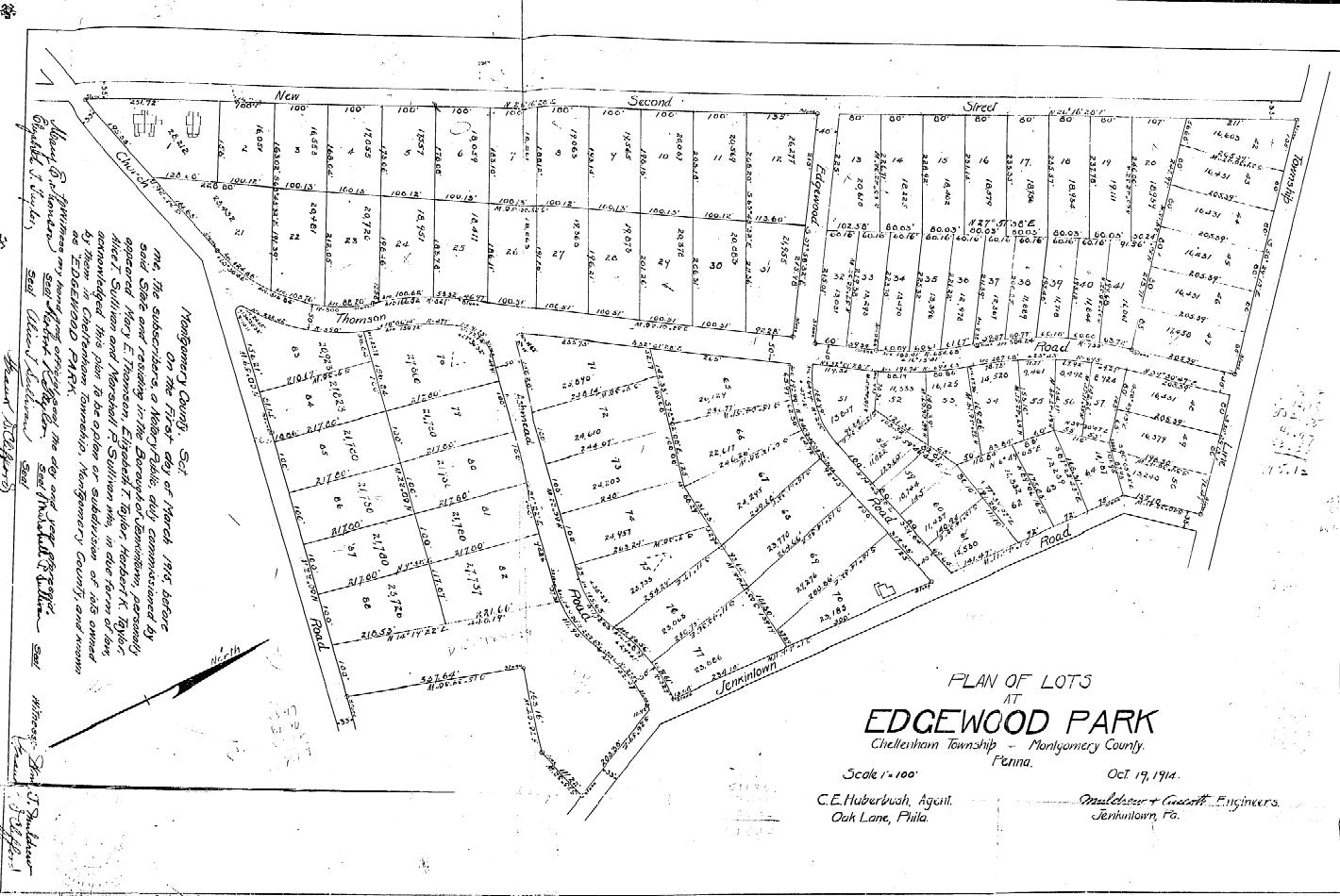




04/05/1915 12:00:00 AM

DEED BK 0676

MONTCO



To the above Recitation and in the form of law recited, does the above Plaintiff to his knowledge each of them not and did and doth the said Plaintiff do such

where my hand and official seal the day and year foregoing.

Barry G. Dillie Notary Public  
True copies dated June 1, 1916

1916-25-1-2

Dated  
Herbert T. Taylor etus } in the year of our Lord one thousand nine hundred and  
to  
Charles F. Oswald etus } fifteen (1915)

I witness Herbert T. Taylor of Whitemarsh Township Montgomery County Pennsylvania  
and Elizabeth J. His wife (hereinafter called the Plaintiffs) of the one part and Charles  
F. Oswald of the City of Philadelphia and Elizabeth His wife (hereinafter called the  
Plaintiffs of the other part

Witnessed & Drawn and Searched for and no consideration  
of the sum of one Dollar and other lawful money of the United States of America  
unto them both and duly paid by the said Plaintiffs at and before the sealing  
and delivery of these presents the receipt whereof is hereby acknowledged have been  
and bargained sold delivered exchanged released and confirmed and by these presents  
to grant bargain sell alien enfeoff release and confirm aforesaid said Plaintiffs  
their heirs and assigns.

All that certain lot or piece of Ground situated in Whitemarsh Township Montgomery County Pennsylvania at a corner formed by the  
intersection of the South East side of Thompson Road with the North West side  
of Edgewood Road since extending North eastward one hundred and nine  
feet and thirty four one hundredths feet to a point thence right along said  
Road on a curve to the left a distance of nine and seventy nine one hundredths  
feet thence South eastward seventy five and thirty two one hundredths feet  
thence Southward ninety six and eighty four one hundredths feet to a point  
on the North West side of Edgewood road and thence along the said side of said  
Edgewood road on a curve to the right a distance of one hundred and fifty four  
and ninety nine one hundredths feet to the first mentioned point and place of  
beginning.

Being Lot No<sup>o</sup> 51 on plan of Edgewood Park recorded at Harrisburg  
in Deed Book No<sup>o</sup> 676, page 500 being part of the same premises which  
Henry C. Beauchamp by状ment dated May first A.D. 1915, and recorded at  
Harrisburg in Deed No<sup>o</sup> \_\_\_\_\_ page \_\_\_\_\_ granted and conveyed unto the said  
Herbert T. Taylor in fee simple and subject nevertheless to building restrictions  
herein mentioned.

Together with all and singular the improvements thereon  
thereabouts passing Water Courses rights liberties privileges hereafter  
mentioned and appurtenances whatsoever belonging or in any wise  
appertaining and the reversions and remainders rents issues and profits there  
of, and all the estate right title interest property claims and demands what  
ever of the said Plaintiff in law equity or otherwise however of us and to  
the same and every part thereof.

To have and to hold the said lot or piece of  
ground above described hereditaments and premises hereby granted or men  
tioned and intended so to be with the appurtenances unto the said Plaintiff  
their heirs and assigns to and for the only proper use and behoof of the said

Seal the said Deed and assigns for ever as witness to witness, Testes and Subject  
to following testification afreswac

And the said Executors for themselves their Heirs  
Executors and Testemns. executors do by these presents covenant grant and agree to and  
grant the said Grantors their Heirs and assigns that they the said Grantors and their  
Heirs all and singular the Recoulements and remises herein described are granted  
conveyed and intended so to be unto the representances unto the said Grantors  
their Heirs and assigns against whom the said Grantors and their Heirs and assigns  
all and every other Person and Persons whomsoever lawfully claiming or to claim  
the same or any part thereof by from or under or any of them shall and will remain  
and subject to aforesaid Warrant and forever Defend

In witness whereof the said  
parties of the first part of these presents herunto set their hands and seals Dated the  
day and year first above written  
Signed sealed and delivered  
in the presence of us }  
A. C. Ditt  
Sophia B. Richards  
(monogram  
stamp)

Robert T. Taylor  
Elizabeth T. Taylor

Witness at signing  
A. C. Ditt  
Wm. P. Siegert

Robert T. Taylor

On the tenth day of July anno Domini 1915 before me the subscriber a Notary  
Public for the Commonwealth of Pennsylvania residing at Philadelphia personally  
acknowledged the above named Robert T. Taylor and Elizabeth T. his wife and in  
the firm of law aforesaid agents the above Grantors to be their act and deed and desiring  
the same might be recorded as such

Witness my hand and Notarial seal the day and year aforesaid

Wm. P. Siegert  
Notary Public  
Commission Exp'd April 8, 1917

Deed  
Nicholas H. Darzelle and  
Sarah, S. Miller executors  
to  
Charles Stanley Darzelle

This Indenture made the twenty seventh  
day of July in the year of our Lord one thousand  
nine hundred and eighteen

Between Nicholas H.  
Darzelle and Sarah, S. Miller executors unto the  
last will and testament of Sophia M. Grimes  
late of the Township of Horowitz County of Montgomery and State of Pennsylvania  
deceased, parties of the first part. And Charles Stanley Darzelle of the Borough  
of Horowitz County and State aforesaid

Whereas the said Sophia M. Grimes  
being seized and possessed at the time of her death of the real Estate hereinafter  
mentioned and deceased departed this life on or about the day of May 1915  
having first made her last will and testament dated the thirtieth day of  
April 1908 wherein inter alia she provided as follows:

"I order and direct my  
executors to sell and dispose of whatever real, personal or mixed estate I may own at the  
time of my decease at either public or private sale and for such price as may seem

## PA Estate Information Form

Action File #: 1050332

County: Montgomery

Name of Decedent: Christine Oswald

Date of Death: 08/18/1977

Docket #: None

Inheritance Tax Receipt: None

Due to delays caused by the Register of Wills, the (prior owner) name(s) may be checked in the Register of Wills only upon special request. Please contact our office directly to request this information if needed.

## PA Estate Information Form

Action File #: 1050332

County: Montgomery

Name of Decedent: Charles G Oswald

Date of Death: 11/13/1981

Docket #: None

Inheritance Tax Receipt: None

Due to delays caused by the Register of Wills, the (prior owner) name(s) may be checked in the Register of Wills only upon special request. Please contact our office directly to request this information if needed.

010051

772A/S DEED—Trustees' Covenant - Corporation - Individual.

Printed for and Sold by John C. Clark Co., 1320 Walnut St., Phila.

This Indenture Made the 30th day of  
August in the year of our Lord one thousand nine hundred and eighty-two (1982)

Between

JULIUS SCHONBERGER, JR., Executor of the Estate of  
Charles G. Oswald, deceased,

15.00  
1.00  
2.00

(hereinafter called Grantor)

AND ARTHUR J. NORTON

(hereinafter called Grantee)

of the other part, **Witnesseth** That the said Grantor

for and in consideration of the sum of Forty thousand dollars & no cents -----  
(\$40,000.00) -----  
lawful money of the United States of America, unto him, well and truly paid by the said  
at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged,  
has ----- granted, bargained, sold, aliened, enfeoffed, released and confirmed and by these presents  
does ----- grant, bargain, sell, alien, enfeoff, release and confirm unto the said Grantee  
his heirs and ----- and assigns,

Sept 21 10 43 AM '82

ALL THAT CERTAIN lot or piece of ground, Situate in Cheltenham Township,  
Montgomery County, Pennsylvania, at a corner formed by the intersection  
of the Southeast side of Thompson Road with the Northerly side of  
Edgewood Road thence extending Northeastward one hundred and nineteen  
and thirty four one hundredths feet to a point; thence still along  
said road on a curve to the left a distance of nine and seventy  
three one hundredths feet; thence Southeastward seventy five and thirty  
six one hundredths feet; thence Southwardly ninety six and eighty four  
one hundredths feet to a point in the Northerly side of Edgewood  
Road and thence along the said side of said Edgewood Road on a curve  
to the right a distance of one hundred and sixty four and ninety nine  
one hundredths feet to the first mentioned point and place of  
beginning.

BEING Lot #51 on plan of Edgewood Road recorded at Norristown  
in Deed Book No. 676 page 500.

PARCEL #31-00-25936-00-7

"REC'D." A.M.S. 9-3-82  
(6/2)

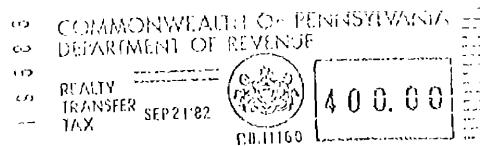
BEING the same premises which Herbert K. Taylor and Elizabeth T.,  
his wife, by Deed bearing date the 10th day of July A.D. 1915,  
and recorded in the Office of the Recorder of Deeds in and  
for Montgomery County, Pennsylvania, in Deed Book 734 page 346,  
granted and conveyed unto Charles G. Oswald and Christine, his wife,  
in fee.

BOOK 4692 PG 848

AND the said Christine Oswald died 8/18/77, whereby title to the  
within described premises vested in Charles G. Oswald by right of  
survivorship.

AND the said Charles G. Oswald being so thereof seized died  
11/13/81 leaving a will dated 8/17/1970 registered at Norristown,  
for whose estate Letters Testamentary were granted 11/25/1981 to  
Julius Schonberger, Jr., the grantor herein.

REALTY TRANS. TAX PAID
STATE <u>400.00</u>
LOCAL <u>400.00</u>
PER <u>711 E C</u>



**Together** with all and singular the buildings,

ways, waters, water-courses, driveways, rights,  
liberties, hereditaments and appurtenances whatsoever thereunto belonging, or in any wise appertaining,  
and the reversions and remainders, rents, issues and profits thereof; and all the estate, right, title,  
interest, property, claim and demand whatsoever of unto the said Grantor, his heirs  
and assigns  
in law, equity, or otherwise howsoever, of, in, and to the same and every part thereof.

BOOK 4692 PG 849

**To have and to hold** the said lot or piece of land with the buildings  
and improvements thereon erected  
hereditaments and premises hereby granted, or mentioned and intended so to be, with the appurtenances,  
unto the said Grantee, his heirs \_\_\_\_\_ and assigns  
to and for the only proper use and behoof of the said Grantee, his heirs \_\_\_\_\_  
and assigns forever.

**And** the said Grantor \_\_\_\_\_  
covenant, promise and agree, to and with the said Grantee, his heirs \_\_\_\_\_  
that he , the said Grantor \_\_\_\_\_ has  
not done, committed, or knowingly or willingly suffered to be done or committed, any act, matter or  
thing whatsoever whereby the premises hereby granted, or any part thereof, is, are, shall or may be  
impeached, charged or incumbered, in title, charge, estate, or otherwise howsoever.

**In Witness Whereof,** the said Grantor has duly executed the foregoing Deed  
the day and year first above written.

**Sealed and Delivered**  
in the presence of us:

  
JULIUS SCHONBERGER, JR., Executor (SEAL.)

Commonwealth of Pennsylvania  
County of BUCKS

{SS:

On this, the 30<sup>th</sup> day of AUGUST, 1982, before me a Notary  
Public of the Commonwealth of Pa., the undersigned officer,  
personally appeared JULIUS SCHÖNBERGER, JR., Executor of the Estate of Charles G.  
Oswald, deceased,  
, known to me (or satisfactorily proven) to be the person  
described in the foregoing instrument, and acknowledged that he executed the same in the capacity  
therein stated and for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

  
MILDRED A. JOHNSON  
Notary Public, Bristol Twp. Bucks Co.  
My Commission Expires Dec. 11, 1984

EASTERN ABSTRACT INC.  
2625 Durham Road  
Bristol, Penna. 19007

EA# 7395 B

**ACCA**

Commonwealth of Pennsylvania  
County of \_\_\_\_\_  
On this, the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_\_, before me  
personally appeared \_\_\_\_\_  
to be the \_\_\_\_\_ of \_\_\_\_\_  
the undersigned officer  
who acknowledged himself (herself)  
a corporation, and that he as such \_\_\_\_\_, being authorized to do so, executed  
the foregoing instrument for the purposes therein contained by signing the name of the corporation by  
himself (herself) as \_\_\_\_\_

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

JULIUS SCHONBERGER, JR.,  
Executor of the Estate of  
Charles G. Oswald, deceased,

To

ARTHUR J. NORTON

}ss:

, 19\_\_\_\_\_, before me

the undersigned officer  
who acknowledged himself (herself)

of \_\_\_\_\_

, being authorized to do so, executed  
the foregoing instrument for the purposes therein contained by signing the name of the corporation by  
himself (herself) as \_\_\_\_\_

PREMISES:  
8321 Thompson Road  
Cheltenham Township  
Montgomery Co., Penna.

772A/S John C. Clark Co., Phila. 1980

WILLIAM C. CLARKSON  
Notary Public, Bristol Twp., Bucks Co.  
My Commission Expires Dec. 11, 1984

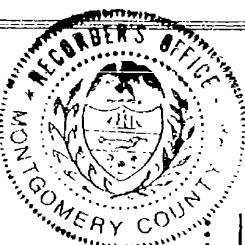
Montgomery County S. S.

Recorded in the Office for Recording of Deeds & C  
In and for said county in... Deed .... vol  
No.... 4692 ... Page.... 848 .... &

Witness my hand and seal of office this..... Sept. ..... 1982  
day of..... Sept. ..... 1982

Julian J. Askey Jr.

Recorder



Anthony V. Sorrenti  
Township Engineer  
By Julian J. Askey Jr.  
Date: 9/15/82

The address of the above-named Grantee  
is 8321 Thompson Rd.  
On behalf of the Grantee  
Julian J. Askey Jr. 9/15/82

Prepared by and Return to

Advanced Settlement Services, Inc  
2655 Philmont Avenue  
Suite 205  
Huntingdon Valley, PA 19006  
215 947 8277

File No 3348LT

UPI # 31 00 25936 00 7

DE BK05579 1371

DT DEED

2005167166 11/16/2005 11 18 47 AM 1

RCD FEE \$46.50 LCL TAX \$2 000.00 ST TAX \$2 000.00



MONTGOMERY  
COUNTY ROD

31 CHELTENHAM TOWNSHIP \$2 000.00 NANCY BECKER ROD

MONTGOMERY COUNTY COMMISSIONERS REGISTRY

31 00 25936 00 7 CHELTENHAM

8321 THOMSON RD

NORTON ARTHUR J

B Q56 U 012 L 51 1101 DATE 1/02/05

~~TRANSFER TAX EXEMPT~~, TRANSFER FROM FATHER IN LAW TO STEP DAUGHTER

This Indenture, made the 7th day of October, 2005,

Between

**ARTHUR J. NORTON**

(hereinafter called the Grantor), of the one part, and

**LOUISE CRAWFORD**

(hereinafter called the Grantee), of the other part,

Witnesseth that in consideration of the sum off **Two Hundred Thousand And 00/100 Dollars (\$200,000.00)**, in hand paid, the receipt whereof is hereby acknowledged, the said Grantor does hereby grant and convey unto the said Grantee, as sole owner, her heirs and assigns,

ALL THAT CERTAIN LOT OR PIECE OF GROUND SITUATE IN CHELTENHAM TOWNSHIP, MONTGOMERY COUNTY, PENNSYLVANIA, AT A CORNER FORMED BY THE INTERSECTION OF THE SOUTHEAST SIDE OF THOMPSON ROAD WITH THE NORtherly SIDE OF EDGEWOOD ROAD; THENCE EXTENDING NORtheastward, ONE HUNDRED NINETEEN AND THIRTY FOUR ONE HUNDREDS FEET TO A POINT; THENCE STILL ALONG SAID ROAD ON A CURVE TO THE LEFT, A DISTANCE OF NINE AND SEVENTY THREE ONE HUNDREDS FEET; THENCE SOUTheastward SEVENTY FIVE AND THIRTY SIX ONE HUNDREDS FEET; THENCE SOUThwardly NINETY SIX AND EIGHTY FOUR ONE HUNDREDS FEET TO A POINT IN THE NORtherly SIDE OF EDGEWOOD ROAD, AND THENCE ALONG THE SAID SIDE OF SAID EDGEWOOD ROAD ON A CURVE TO THE RIGHT, A DISTANCE OF ONE HUNDRED SIXTY FOUR AND NINETY NINE ONE HUNDREDS FEET TO THE FIRST MENTIONED POINT AND PLACE OF BEGINNING

BEING LOT #51 ON PLAN OF EDGEWOOD ROAD RECORDED AT NORRISTOWN IN DEED BOOK NO 676 PAGE 500

PARCEL #31 00 25936 00 7

*Advanced Settlement Services Inc.  
2655 Philmont Avenue  
Suite 206  
Huntingdon Valley, Pa 19006*

#3348

BEING the same property conveyed to Arthur J Norton from Julius Schonberger, JR ,  
Executor of the Estate of Charles G Oswald, deceased, by Deed dated August 30, 1982  
and recorded on September 21, 1982 in Deed Book 4692 Page 848

Together with all and singular the buildings and improvements, ways, streets, alleys, driveways, passages, waters, water-courses, rights, liberties, privileges, hereditaments and appurtenances, whatsoever unto the hereby granted premises belonging, or in anywise appertaining, and the reversions and remainders, rents, issues, and profits thereof, and all the estate, right, title, interest, property, claim and demand whatsoever of him, the said grantor, as well at law as in equity, of, in and to the same

To have and to hold the said lot or piece of ground described above, with the buildings and improvements thereon erected, hereditaments and premises hereby granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, her heirs and assigns, to and for the only proper use and behoof of the said Grantee, her heirs and assigns, forever

And the said Grantor, for himself and his heirs, executors and administrators, does, by these presents, covenant, grant and agree, to and with the said Grantee, her heirs and assigns, that he, the said Grantor, and his heirs, all and singular the hereditaments and premises herein described and granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, her heirs and assigns, against him, the said Grantor, and his heirs, and against all and every other person and persons whosoever lawfully claiming or to claim the same or any part thereof, shall and will

**Warrant and Forever Defend**

In Witness Whereof, the party of the first part has hereunto set his hand and seal Dated the day and year first above written

Sealed and Delivered  
IN THE PRESENCE OF US

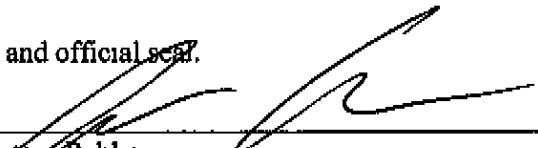
C. Lee

Arthur J. Norton {SEAL}

Commonwealth of Pennsylvania      } ss  
County of Montgomery      }

On this, the 7th day of October, 2005, before me, the undersigned Notary Public, personally appeared **Arthur J. Norton**, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained.

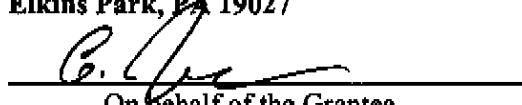
IN WITNESS WHEREOF, I hereunto set my hand and official seal.

  
Notary Public

My commission expires

july 18, 2005

The precise residence and the complete post office address of the above named Grantee is  
**8321 Thomson Road**  
**Elkins Park, PA 19027**

  
On behalf of the Grantee

**COMMONWEALTH OF PENNSYLVANIA**

NOTARIAL SEAL  
JULIA V. TUMARENKO, Notary Public  
Lower Moreland Twp., Montgomery County  
My Commission Expires July 18th, 2007

**COMMONWEALTH OF PENNSYLVANIA**

NOTARIAL SEAL  
JULIA V. TUMARENKO, Notary Public  
Lower Moreland Twp., Montgomery County  
My Commission Expires July 18th, 2007

**Cheltenham Township**  
MONTGOMERY COUNTY, PA  
Registered ✓

David M. Lynch, P.E., P.L.S.  
Township Engineer

By   
Date. 10-27-05

# Deed

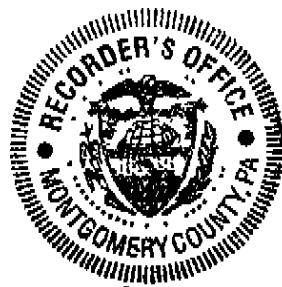
UPI # 31-00-25936-00-7

Arthur J Norton

TO

Louise Crawford

Advanced Settlement Services, Inc.  
2655 Philmont Avenue  
Suite 205  
Huntingdon Valley, PA 19006  
Telephone 215-947-8277 Fax 215-947-8499



*Nancy Becker*