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HAMILTON COUNTY CLERK OF COURTS**

COMMON PLEAS DIVISION

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August 2, 2023 03:42 PM

PAVAN PARIKH

Clerk of Courts

Hamilton County, Ohio

CONFIRMATION 1352533

**US BANK TRUST NATIONAL
ASSOCIATION NOT IN ITS
INDI
VS.
MICHAEL ERIC CLANCEY**

A 2303286

**FILING TYPE: INITIAL FILING (FORECLOSURE-OUT OF
COUNTY)**

PAGES FILED: 38

RASC# 23-128855

IN THE COURT OF COMMON PLEAS
HAMILTON COUNTY, OHIO

U.S. BANK TRUST NATIONAL
ASSOCIATION, NOT IN ITS
INDIVIDUAL CAPACITY BUT
SOLELY AS OWNER TRUSTEE FOR
RCF 2 ACQUISITION TRUST
C/O SELENE FINANCE LP
9990 RICHMOND AVE, STE 400
SOUTH,
HOUSTON, TX 77042

CASE NO.

JUDGE

Plaintiff

vs.

MICHAEL ERIC CLANCEY
8595 BEECHMONT AVE, STE 305,
CINCINNATI, OH 45255

NADYA CHANG
8595 BEECHMONT AVE, STE 305,
CINCINNATI, OH 45255

UNKNOWN OCCUPANT/TENANT, IF
ANY, NAME UNKNOWN
7258 ROYALGREEN DR,
CINCINNATI, OH 45244

BZ EXPRESS, LLC
C/O DILMUROD BERDIEV,
REGISTERED AGENT
2940 GLENDALE MILFORD ROAD,
CINCINNATI, OH 45241

COMPLAINT FOR MONEY AND
FORECLOSURE

Parcel No: 500-0290-0118-00

**ENAMINE, LTD
C/O ZAUR BAKOV, REGISTERED
AGENT
2940 GLENDALE MILFORD ROAD,
CINCINNATI, OH 45241**

**STATE OF OHIO DEPARTMENT OF
TAXATION
C/O OHIO ATTORNEY GENERAL
ON BEHALF OF THE OHIO
DEPARTMENT OF TAXATION
30 E BROAD ST, 14TH FLOOR,
COLUMBUS, OH 43215**

**UNITED STATES OF AMERICA
ACTING BY AND THROUGH ITS
AGENCY THE INTERNAL REVENUE
DEPARTMENT
C/O THE U.S. ATTORNEY FOR THE
SOUTHERN DISTRICT OF OHIO
U.S. ATTORNEY'S OFFICE
303 MARCONI BOULEVARD, SUITE
200,
COLUMBUS, OH 43215**

**UNITED STATES OF AMERICA
C/O U.S. ATTORNEY GENERAL
950 PENNSYLVANIA AVE. NW
WASHINGTON, DC 20530**

Defendants

FIRST CLAIM

1. Plaintiff is the holder of, or otherwise entitled to enforce, a Promissory Note, executed by NADYA CHANG AND MICHAEL ERIC CLANCEY, on or about August 5, 1998, a copy of which is attached hereto, as Exhibit A; that by reason of default in the terms of said Promissory Note and the Mortgage securing same, it has declared said

indebtedness due; that there is due and owing thereon the principal sum of \$124,607.52 plus interest at the rate of 7.375% per annum from January 1, 2023, plus late charges, costs, and other amounts permitted under the terms of the Note, Mortgage and Ohio law.

SECOND CLAIM

2. Plaintiff incorporates herein by reference all of the foregoing and further states that it is the holder of a certain Mortgage, a copy of which is attached hereto as Exhibit B, which was executed and delivered to secure said indebtedness. A copy of the assignments of said mortgage are attached hereto as Exhibit C. A Loan Modification Agreement was entered into and is attached hereto, marked as Exhibit D.
3. Said Mortgage was filed for record on August 19, 1998, as Instrument Number 98-155445 of the Hamilton County Records, and thereby became and is the first and best lien after real estate taxes on the real estate property described therein.
4. Said Loan Modification was filed for record on June 1, 2016, in Instrument 16-0048727 of the HAMILTON County Records.
5. The conditions of said Mortgage and Loan Modification have been broken and the same has become absolute, and Plaintiff has fulfilled all applicable conditions precedent.
6. Pursuant to the covenants and conditions of said Mortgage, Plaintiff may, from time to time prior to or during the pendency of this action, advance funds to pay real estate taxes, hazard insurance premiums and or property protection.
7. The Defendants named herein have or may claim to have interests in said premises.
8. Defendant, MICHAEL ERIC CLANCEY, is a signer of the Mortgage and has an interest in the Real Property by virtue of being a record titleholder.
9. Defendant, NADYA CHANG, is a signer of the Mortgage and has an interest in the Real Property by virtue of being a record titleholder.

10. Defendant, UNKNOWN OCCUPANT/TENANT, IF ANY, NAME UNKNOWN, has or may claim an interest in the real property described in Plaintiff's Mortgage by virtue of a possessory interest; however, said interest is junior to that of the Plaintiff.

11. Plaintiff further states that the Defendants, BZ EXPRESS, LLC and ENAMINE, LTD, have or may claim an interest in the subject real estate by virtue of a CIVIL SUIT recorded November 1, 2022, at Case No. A2203973 of the public records of HAMILTON County, OH, however, said interest is junior to that of the Plaintiff.

12. Plaintiff further states that the Defendant, STATE OF OHIO DEPARTMENT OF TAXATION, has or may claim an interest in the subject real estate by virtue of a STATE TAX LIEN recorded January 7, 2009, at Case No. 09-000228 and a STATE TAX LIEN recorded October 8, 2013, at Case No. 13-018761 and a STATE TAX LIEN recorded February 24, 2014, at Case No. 14-002871 and a STATE TAX LIEN recorded May 8, 2014, at Case No. 14-006915 and a STATE TAX LIEN recorded May 8, 2014, at Case No. 14-006916 and a STATE TAX LIEN recorded March 9, 2017, at Case No. CJ17-002019 and a STATE TAX LIEN recorded January 20, 2022, at Case No. CJ22-001559 and a STATE TAX LIEN recorded March 22, 2022, at Case No. CJ22-011476 and a STATE TAX LIEN recorded March 22, 2022, at Case No. CJ22-011477 and a STATE TAX LIEN recorded March 22, 2022, at Case No. CJ22-011474 and a STATE TAX LIEN recorded March 22, 2022, at Case No. CJ22-011475 of the public records of HAMILTON County, OH, however, said interest is junior to that of the Plaintiff.

13. Plaintiff further states that the Defendant, UNITED STATES OF AMERICA ACTING BY AND THROUGH ITS AGENCY THE INTERNAL REVENUE DEPARTMENT, has or may claim an interest in the subject real estate by virtue of a FEDERAL TAX LIEN recorded December 16, 2014, as Instrument 14-0125683 and a FEDERAL TAX LIEN recorded March 31, 2015, as Instrument 15-0031363 of the public records of HAMILTON County, OH, however, said interest is junior to that of the Plaintiff. A copy of said mortgage is attached hereto as Exhibit E.

THIRD COUNT - REFORMATION COUNT

14. The Deed recorded on May 16, 1995, as Instrument Number 95-62527 and Mortgage recorded on August 19, 1998, as Instrument Number 98-155445 of the Hamilton County Records, Ohio, held by Plaintiff, and attached as Exhibit "B" encumbers the Real Property located at 7258 ROYALGREEN DR, CINCINNATI, OH 45244.

15. Due to mutual mistake of fact and scrivener's errors, the subject mortgage and deed contains an incorrect legal description. The description in the mortgage and deed appears as "plat at 108/146" when it should be "plat at 108/46".

16. Plaintiff seeks and is entitled to an order reforming the subject Mortgage and deed to reflect the correct legal description.

17. Reformation of the Mortgage and deed will not prejudice any party to this cause of action.

WHEREFORE, Plaintiff demands Judgment against Defendant, NADYA CHANG AND MICHAEL ERIC CLANCEY, for the amount owing and costs; plus any amounts advanced to pay real estate taxes, hazard insurance premiums or for property protection, plus interest thereon from the dates of such advances; that it be found to have a first and best lien on the premises described herein for the amount owing together with its advances for taxes, hazard insurance premiums or for property protection, plus interest thereon; that all Defendants' equity of redemption be foreclosed; that all Defendants be required to assert their interests in said premises or be forever barred from asserting any interest therein; that all liens on said premises be marshaled and their priorities determined; that the Court order the Mortgage reformed as described in Plaintiff's Third Claim for Relief, that said premises be sold as upon execution and the proceeds of said sale be applied according to law; and such other relief as is just and equitable, and costs.

Respectfully submitted,

/s/ Maria Williams

Brian S. Jackson, 0068516
Patricia L. Johnson, 0076669
Maria T. Williams, 0079972
Edward J. Delp IV, 0088641
Crystal L. Saresky, 0091328
Austin R. Decker, 0100918
Robertson, Anschutz, Schneid, Crane & Partners,
PLLC
Attorneys for Plaintiff
2400 Chamber Center Dr. Suite 220
Ft. Mitchell, KY 41017
Telephone: 470-321-7112
Facsimile: 833-310-1332
Email: kyohfilings@raslg.com

NOTE

....., 19. 88.

Cincinnati

Ohio

7256 Royalgreen Drive, Cincinnati, Ohio 45214
(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$140,750.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Hogan Financial Services, Inc. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 7.375%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 1st day of each month beginning on October 1, 1988. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on September 1, 2028, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my monthly payments at Hogan Financial Services, Inc., 8180 Corporate Park Drive, #213, Cincinnati, Ohio 45242 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 972.13.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.00% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

MULTISTATE FIXED RATE NOTE — Single Family — FNMA/FHLMC UNIFORM INSTRUMENT Form 3200 12/83 (5/91)
Initials(g) *MEC* Page 1 of 2
0000512 FIRST DATA SYSTEMS, INC. LOAN # *1815-391-8404* (3/92)

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note, is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

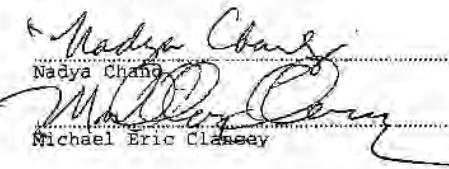
10. UNIFORM SECURED NOTE

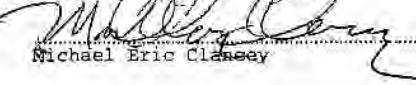
This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

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

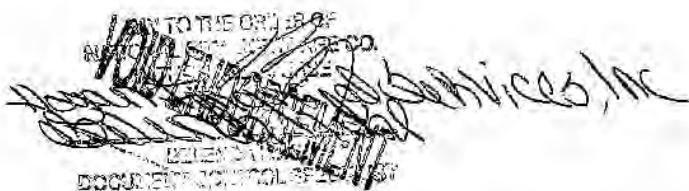
WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


.....(Seal)
Nadya Chane
-Borrower


.....(Seal)
Michael Eric Clasey
-Borrower

.....(Seal)
-Borrower

[Sign Original Only]



LOAN #: [REDACTED]

FILE# XXXXXXXXXX

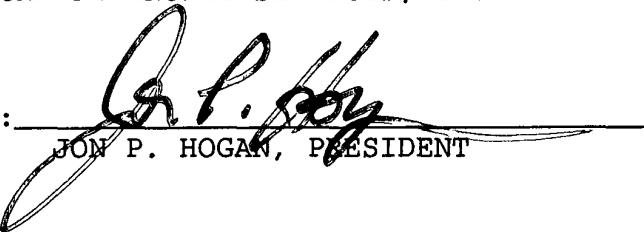
LOAN# XXXXXXXXXX

BORROWERS (S) : Nadya Chang and Michael Eric Clancy

PROPERTY: 7258 Royal Drive Cincinnati, Ohio 45244

PAY TO THE ORDER OF: National City Mortgage, Co. , WITHOUT RE COURSE, ITS
SUCCESSORS AND/OR ASSIGNS AS THEIR INTEREST MAY APPEAR FROM:

HOGAN FINANCIAL SERVICES, INC.

BY: 

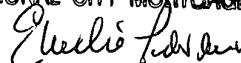
JON P. HOGAN, PRESIDENT

SEP 2 1998

PAY TO THE ORDER OF

WITHOUT RE COURSE

NATIONAL CITY MORTGAGE CO.



EMILIO PADOVANI
ASSIGNMENT SPECIALIST

EXHIBIT B

REBECCA PREM GROPPE
HAMILTON COUNTY RECORDER
Doc #:98 - 155445 Type: MT
Filed:08/19/1998 8:42:24 AM \$ 30.00
Off.Rec.: 7732 699 F G1 6 254

[Space Above This Line For Recording Data]

OPEN-END MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 5,
1998. The mortgagor is Nadya Chang and Michael Eric Clancey, wife and husband,
Cincinnati, Ohio 45244, whose mailing address is 7258 Royalgreen Drive,
("Borrower"). This Security Instrument is given to Hogan Financial Services, Inc., which is organized and existing
under the laws of the State of Ohio, and whose mailing address is 8180 Corporate Park Drive, #212, Cincinnati, Ohio 45242 ("Lender").
Borrower owes Lender the principal sum of ONE HUNDRED FORTY THOUSAND SEVEN HUNDRED FIFTY
AND NO/100----- Dollars (U.S.\$ 140,750.00). This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on September 1, 2028. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, 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 the following described proper-
ty located in Township of Anderson, Hamilton County, Ohio:

Situate in Military Survey No. 624, Anderson Township, Hamilton County, Ohio,
and being all of Lot #6 of Federal Hill Subdivision, Block "A", Part 1, as
recorded in Plat Book 108, Page 146, of the Deed Records of Hamilton County,
Ohio.

which has the address of 7258 Royalgreen Drive, Cincinnati,
[Street] [City]
Ohio 45244 ("Property Address");
[Zip Code]

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.

OHIO—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Initial(s) MC
DCOH511 MC

Page 1 of 6

FIRST DATA SYSTEMS, INC.

LOAN #: [REDACTED]
Form 3036 9/90

Amended 1/94

1-615-361-8404

7732 699

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 and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may 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 such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the escrow items. Lender may 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. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may 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, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; 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 Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or 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 floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and

LOAN #: [REDACTED]

Form 3036 9/90

Amended 1/94

Initial(s) MC
MER

for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. 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, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. 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 any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgement could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. 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.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in

LOAN #: [REDACTED]
Form 3036 9/90
Amended 1/94

Initial(s) MC
MCd

the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the 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 condemnor offers to make an award or 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 proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

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 any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors 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.

12. 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, subject to the provisions of paragraph 17. 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 terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. 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 Lender's address stated herein or any other 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.

15. 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.

LOAN #: [REDACTED]

Form 3036 9/90

Amended 1/94

Initial(s) MC

Page 4 of 6

MEC

7732 702

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this 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 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. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the 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 paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may 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 in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. 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.

Borrower shall promptly give Lender written notice of 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. If Borrower learns, or is notified by any governmental or regulatory authority, 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.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances 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. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. 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 paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The Notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument

Initial(s) MC
TMC

Page 5 of 6

LOAN #: [REDACTED]
Form 3036 1/94
Amended 1/94

by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, costs of title evidence.

22. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

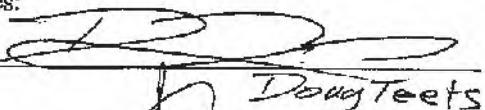
23. **Advances to Protect Security.** This Security Instrument shall secure the unpaid balance of advances made by Lender, with respect to the Property, for the payment of taxes, assessments, insurance premiums and costs incurred for the protection of the Property.

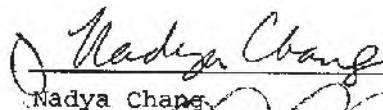
24. **Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Other(s) [specify] | | |

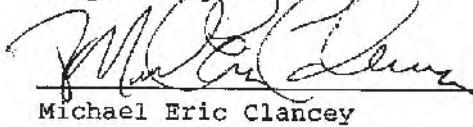
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:


Doug Teets


Nadya Chang

(Seal)
- Borrower


Michael Eric Clancey

(Seal)
- Borrower

STATE OF OHIO
COUNTY OF HAMILTON

ss:

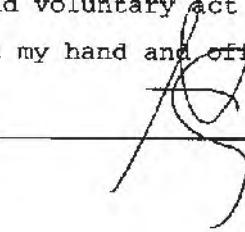
STEPHEN C. GITTERINGER, Attorney at Law,
NOTARY PUBLIC - STATE OF OHIO
My commission has no expiration
date, Section 147.03 O.R.C.
CINCINNATI, OHIO

On this 5th day of August, 1998 before me, a Notary Public in and for said County and State, personally appeared, Nadya Chang and Michael Eric Clancey, wife and husband individual(s) who executed the foregoing instrument and acknowledged that the same is said individual(s) free and voluntary act and deed.

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

[Seal]

My Commission expires:


Notary Public



STEVEN C. GITTERINGER, Attorney at Law
NOTARY PUBLIC - STATE OF OHIO
My commission has no expiration
date, Section 147.03 O.R.C.

THIS INSTRUMENT PREPARED
Classic Title Agency, Inc.
7265 Kenwood Rd., Suite 150
Cincinnati, OH 45236-4411

LOAN #: [REDACTED]
Form 3036 9/90
Amended 1/94

After recording return to:
Classic Title Agency, Inc.
7265 Kenwood Road
Suite 150
Cincinnati, OH 45236

601 8111

EXHIBIT C

REBECCA PREM GROPPE
HAMILTON COUNTY RECORDER

Doc #:98 - 155446 Type: AM
Filed:08/19/1998 8:42:53 AM \$ 14.00
Off.Rec#: 7732 705 F G1 2 255

ASSIGNMENT OF REAL ESTATE MORTGAGE

FOR VALUE RECEIVED, Hogan Financial Services, Inc., hereby sells, assigns and transfers unto National City Mortgage, Co.

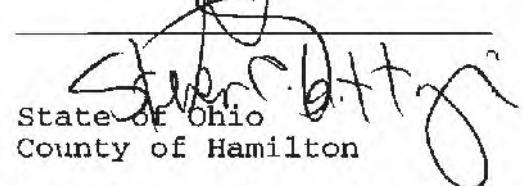
3232 New Mark Drive Miamisburg, Ohio 45342

that certain mortgage executed by Nadya Chang and Michael Eric Clancey
husband and wife, which mortgage is recorded in Book 7732, Page 189, or is designated as Document Number in the Mortgage Records of Hamilton County, State of Ohio.

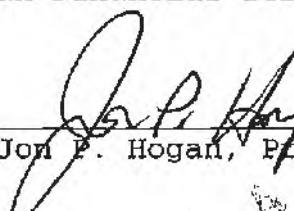
SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION

IN WITNESS WHEREOF, Hogan Financial Services, Inc., has caused this instrument to be executed by its duly authorized officer this 5th day of August, 1998.

WITNESSED BY:

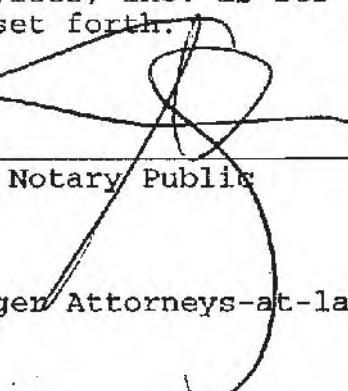

Doug Teets

Steven C. Gittinger
State of Ohio
County of Hamilton

Hogan Financial Services, Inc.

BY: 
Jon P. Hogan, President

Before me, the undersigned, a Notary Public in and for said County and State, this 5th day of August, 1998, appeared the above subscribed Jon P. Hogan, President of Hogan Financial Services, Inc., and being duly authorized, acknowledged the execution of the within Assignment of Real Estate Mortgage on behalf of said Hogan Financial Services, Inc. as its said officer for the uses and purposes therein set forth.

WITNESS my hand and Notarial Seal.


Notary Public

This instrument prepared by:

Purcell, Young, Sperber and Gittinger Attorneys-at-law



7732 705

[REDACTED]

Situate in Military Survey No. 624, Anderson Township, Hamilton County, Ohio,
and being all of Lot #6 of Federal Hill Subdivision, Block "A", Part 1, as
recorded in Plat Book 108, Page 146, of the Deed Records of Hamilton County,
Ohio.

SEARCHED
INDEXED
FILED
NOV 1 1988
CLERK OF COURT
HAMILTON COUNTY OHIO
RECEIVED
HAMILTON COUNTY CLERK'S OFFICE
NOV 1 1988

7732 706

Wayne Coates
 Hamilton County Recorder's Office
 Doc #: 14-0075650 Type: AM
 Filed: 07/30/14 09:43:21 AM \$28.00
 Off. Rec.: 12667 00783 F 1 135

Parcel: 5000290011800 [REDACTED]

SPACE ABOVE THIS LINE FOR RECORDER'S USE

PNC#: [REDACTED]

CHANG

Recording District: HAMILTON

Assignment of Mortgage

For value received, PNC Bank, National Association, successor in interest to National City Real Estate Services, LLC, successor by merger to National City Mortgage, Inc., formerly known as National City Mortgage Co., hereby grants, assigns, and transfers to: PNC BANK, NATIONAL ASSOCIATION located at 3232 Newmark Dr., Miamisburg, Ohio, 45342, all beneficial interest under that certain Mortgage dated 8/5/1998 executed by:

Borrower(s) NADYA CHANG and MICHAEL ERIC CLANCEY Wife and Husband

To Hogan Financial Services, Inc., in the amount of: \$140,750.00, recorded 8/19/1998 as Instrument No.: 98-155445 in Book/Volume: 7732 Page: 699 of the Official Records of HAMILTON County, OH describing the land therein:

Property Address: 7258 Royalgreen Drive, Cincinnati, Ohio 45244

Situate on the Military Survey No. 624, Anderson Township, Hamilton County, Ohio, and being all of Lot #6 of Federal Hill Subdivision, Block "A", Part of 1, as recorded in Plat Book 108, Page 146, of the Deed Records of Hamilton County, Ohio

Together with the Note or Notes therein described or referenced to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

National City Real Estate Services, LLC,
 an Ohio Limited Liability Company

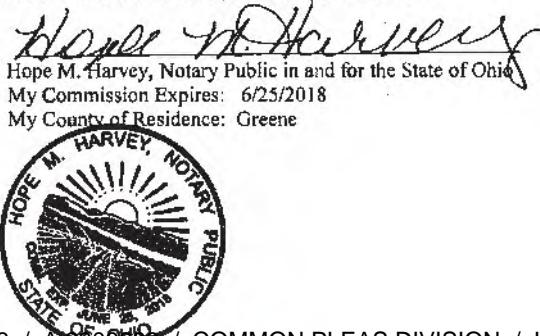
Date: 7/22/14

By: PNC Bank, National Association
 Its: Sole Member

Dewolfe R Turpeau III, Assistant Vice President

State of Ohio County of Montgomery

On 7/22/14 before me, Hope M. Harvey the undersigned, a Notary Public in and for the State of Ohio, personally appeared Dewolfe R Turpeau III, Assistant Vice President of PNC Bank National Association, PNC Bank National Association sole member of National City Real Estate Services, LLC, an Ohio Limited Liability Company personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that for his signature on the instrument the person, or the entity upon behalf of which he acted, executed the instrument.



Wayne Coates
 Hamilton County Recorders Office
 Doc #: 14-0087448 Type: AM
 Filed: 08/29/14 11:37:11 AM \$28.00
 Off.Rec.: 12692 01492 F 1 308

b1269201492fb

Parcel: 5000290011800

SPACE ABOVE THIS LINE FOR RECORDER'S USE

PNC#:

CHANG

Recording District: HAMILTON

Assignment of Mortgage

For value received, PNC Bank, National Association, successor in interest to National City Real Estate Services, LLC, successor by merger to National City Mortgage, Inc., formerly known as National City Mortgage Co., hereby grants, assigns, and transfers to: PNC BANK, NATIONAL ASSOCIATION located at 3232 Newmark Dr., Miamisburg, Ohio, 45342, all beneficial interest under that certain Mortgage dated 8/5/1998 executed by:

Borrower(s) NADYA CHANG and MICHAEL ERIC CLANCEY Wife and Husband

To Hogan Financial Services, Inc., in the amount of: \$140,750.00, recorded 8/19/1998 as Instrument No.: 98-155445 in Book/Volume: 7732 Page: 699 of the Official Records of HAMILTON County, OH describing the land therein:

Property Address: 7258 Royalgreen Drive, Cincinnati, Ohio 45244

Situate on the Military Survey No. 624, Anderson Township, Hamilton County, Ohio, and being all of Lot #6 of Federal Hill Subdivision, Block "A", Part of 1, as recorded in Plat Book 108, Page 146, of the Deed Records of Hamilton County, Ohio

Together with the Note or Notes therein described or referenced to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

National City Real Estate Services, LLC,
 an Ohio Limited Liability Company

Date: 7-22-14

By: PNC Bank, National Association
 Its: Sole Member

Dewolfe R Turpeau III, Assistant Vice President

State of Ohio County of Montgomery

On 7-22-14 before me, Hope M. Harvey the undersigned, a Notary Public in and for the State of Ohio, personally appeared Dewolfe R Turpeau III, Assistant Vice President of PNC Bank National Association, PNC Bank National Association sole member of National City Real Estate Services, LLC, an Ohio Limited Liability Company personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that for his signature on the instrument the person, or the entity upon behalf of which he acted, executed the instrument.

Hope M. Harvey, Notary Public in and for the State of Ohio
 My Commission Expires: 6/25/2018
 My County of Residence: Greene

This Instrument Prepared By:

Corri Roberts

After Recording Return To:
 PNC Mortgage, a Division of PNC Bank, NA
 3232 Newmark Drive
 Miamisburg, Ohio 45342
 9379101206



Norbert A Nadel
 Hamilton County Recorder's Office
 Doc #: 17-0049336 Type: AM
 Filed: 06/02/17 08:40:10 AM \$28.00
 Off. Rec.: 13430 00951 F 2 148

Document Prepared By:
 Daniel W. Ormerod

When Recorded Mail To:
 Trustee Services, Inc.
 P.O. Box 2980
 Silverdale, WA 98383-2980

ASSIGNMENT OF DEED OF TRUST/MORTGAGE

Loan Number: [REDACTED]

TSI Number L536938G-E
 For Value Received the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to NATIONSTAR MORTGAGE LLC, whose address is 350 Highland Drive, Lewisville, TX 75067, all beneficial interest under that certain Deed of Trust/Mortgage described below:

Borrower/Mortgagor:
NADYA CHANG AND MICHAEL ERIC CLANCEY, WIFE AND HUSBAND

Beneficiary/Mortgagee:
HOGAN FINANCIAL SERVICES

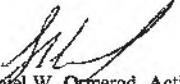
Dated : 08/05/1998	Re-Recorded :
Recorded : 08/19/1998	Instrument # :
Instrument # : 98-155445	Book / Reel :
Book / Reel : 7732	Page :
Page : 699	

Parcel #: 98-15672

Filed for record in HAMILTON County, State of OHIO

Signed this: 05/24/17

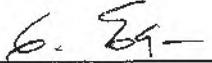
PNC BANK, NATIONAL ASSOCIATION


 Daniel W. Ormerod, Acting Agent

State of Washington
 County of Kitsap

On 05/24/17, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Daniel W. Ormerod to me known to be the Acting Agent of the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath state that he is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day and year first above written.


 GARY W. ENRIQUEZ
 Notary Public in and for the State of Washington
 Residing at Silverdale, Washington
 My commission expires on 10/27/2017

NOTARY PUBLIC STATE OF WASHINGTON GARY W. ENRIQUEZ COMMISSION EXPIRES 10/27/2017

LEGAL DESCRIPTION

[REDACTED]

SITUATE IN MILITARY SURVEY NO. 624, ANDERSON TOWNSHIP, HAMILTON COUNTY OHIO, AND BEING ALL OF LOT #6 OF FEDERAL HILL SUBDIVISION, BLOCK "A", PART 1, AS RECORDED IN PLAT BOOK 108, PAGE 146, OF THE DEED RECORDS OF HAMILTON COUNTY, OHIO.

Tax ID Number: 98-15672

Norbert A Nadel
Hamilton County Recorder's Office
Doc #: 2018-0096144 Type: AM
Filed: 10/30/18 08:29:01 AM \$36.00
Off. Rec.: 13785 00324 F 3 51



Prepared By and Return To:
Kathleen Collins
Collateral Department
Meridian Asset Services, LLC
3201 34th Street South, Suite 310
St. Petersburg, FL 33711
(727) 497-4650

Space above for Recorder's use



ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **NATIONSTAR MORTGAGE LLC**, whose address is **8950 CYPRESS WATERS BLVD., COPPELL, TX 75019**, (ASSIGNOR), does hereby grant, assign and transfer to **U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT**, whose address is **60 LIVINGSTON AVENUE, EP-MN-WS3D, ST. PAUL, MN 55107**, (ASSIGNEE), its successors, transferees and assigns forever, all beneficial interest under that certain mortgage, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon.

Date of Mortgage: **8/5/1998**

Original Loan Amount: **\$140,750.00**

Executed by (Borrower(s)): **NADYA CHANG & MICHAEL ERIC CLANCEY**

Original Lender: **HOGAN FINANCIAL SERVICES, INC.**

Filed of Record: In Book/Liber/Volume **7732**, Page **699**,

Document/Instrument No: **98-155445** in the Recording District of **HAMILTON, OH**, Recorded on **8/19/1998**.

Legal Description: SEE EXHIBIT "A" ATTACHED

Property more commonly described as: **7258 ROYALGREEN DRIVE, CINCINNATI, OHIO 45244**

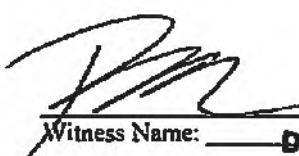


IN WITNESS WHEREOF, the undersigned by its duly elected officers and pursuant to proper authority of its board of directors has duly executed, sealed, acknowledged and delivered this assignment.

Date: JUN 29 2018

NATIONSTAR MORTGAGE LLC

By: Colleen Barnett
Title: Vice President



Witness Name: Daniel Horvath

A NOTARY PUBLIC OR OTHER OFFICER COMPLETING THIS CERTIFICATE VERIFIES ONLY THE IDENTITY OF THE INDIVIDUAL WHO SIGNED THE DOCUMENT TO WHICH THIS CERTIFICATE IS ATTACHED, AND NOT THE TRUTHFULNESS, ACCURACY, OR VALIDITY OF THAT DOCUMENT

State of Texas.
County of Dallas.

On JUN 29 2018, before me, Omar Basped, a Notary Public, personally appeared Colleen Barnett, Vice President of/for NATIONSTAR MORTGAGE LLC, personally known to me, or who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of Texas that the foregoing paragraph is true and correct. I further certify Colleen Barnett, signed, sealed, attested and delivered this document as a voluntary act in my presence.

Witness my hand and official seal.

Omar Basped
(Notary Name): Omar Basped
My commission expires: DEC 04 2019

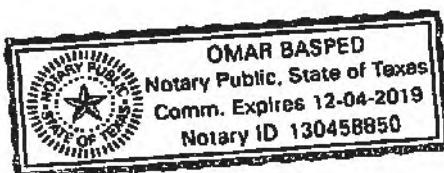


EXHIBIT "A"

Situate in Military Survey No. 624, Anderson Township, Hamilton County, Ohio,
and being all of Lot #6 of Federal Hill Subdivision, Block "A", Part 1, as
recorded in Plat Book 108, Page 146, of the Deed Records of Hamilton County,
Ohio.



Scott Crowley
Hamilton County Recorder's Office
Doc #: 2022-0100264 Type: AM
Filed: 10/24/22 03:21:37 PM \$54.00
Off. Rec.: 14779 02937 F 4 586



Prepared By and Return To:
Maged Farag
Collateral Department
Meridian Asset Services, LLC
3201 34th Street South, Suite 310
St. Petersburg, FL 33711
(239) 351-2442

Space above for Recorder's use



ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, **U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT**, whose address is **60 LIVINGSTON AVENUE, EP-MN-WS3D, ST. PAUL, MN 55107**, (ASSIGNOR), does hereby grant, assign and transfer to **U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST**, whose address is **C/O SELENE FINANCE LP, 9990 RICHMOND AVE., SUITE 400 SOUTH, HOUSTON, TX 77042**, (ASSIGNEE), its successors, transferees and assigns forever, all beneficial interest under that certain mortgage, together with the certain note(s) described therein with all interest, all liens, and any rights due or to become due thereon.

Date of Mortgage: **8/5/1998**

Original Loan Amount: **\$140,750.00**

Executed by (Borrower(s)): **NADYA CHANG & MICHAEL ERIC CLANCEY**

Original Lender: **HOGAN FINANCIAL SERVICES, INC.**

Filed of Record: In Book/Liber/Volume **7732**, Page **699**

Document/Instrument No: **98-155445** in the Recording District of **Hamilton, OH**, Recorded on **8/19/1998**.

Legal Description: SEE EXHIBIT "A" ATTACHED

Property more commonly described as: **7258 ROYALGREEN DRIVE, CINCINNATI, OHIO 45244**



IN WITNESS WHEREOF, the undersigned by its duly elected officers and pursuant to proper authority of its board of directors has duly executed, sealed, acknowledged and delivered this assignment.

Date: JUN 10 2022

**U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS
TRUSTEE FOR THE RMAC TRUST, SERIES 2016-CTT, BY RUSHMORE LOAN MANAGEMENT
SERVICES, LLC, ITS ATTORNEY-IN-FACT**

By: Tamara Sulea
Title: Assistant Secretary



Witness Name: Juan Perez Medina

BATCH#11892, POA WAS RECORDED IN HAMILTON, OH, ON 7/8/2020,
INST#2020-0065009/BK:14205/PG:240

A NOTARY PUBLIC OR OTHER OFFICER COMPLETING THIS CERTIFICATE VERIFIES ONLY THE IDENTITY OF THE INDIVIDUAL WHO SIGNED THE DOCUMENT TO WHICH THIS CERTIFICATE IS ATTACHED, AND NOT THE TRUTHFULNESS, ACCURACY, OR VALIDITY OF THAT DOCUMENT

State of _____
County of _____

On _____, before me, _____, a Notary Public, personally appeared _____, of for **RUSHMORE
LOAN MANAGEMENT SERVICES, LLC, AS ATTORNEY-IN-FACT FOR U.S. BANK NATIONAL
ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR THE RMAC
TRUST, SERIES 2016-CTT**, personally known to me, or who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of _____ that the foregoing paragraph is true and correct. I further certify _____, signed, sealed, attested and delivered this document as a voluntary act in my presence.

Witness my hand and official seal.

(Notary Name): _____
My commission expires: _____

**See Attached
Acknowledgment**

ALL-PURPOSE ACKNOWLEDGEMENT

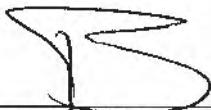
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document

**State of California
County of ORANGE**

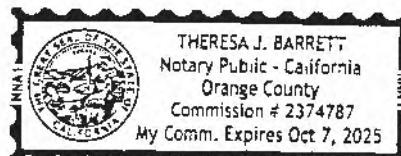
On June 10,2022, before me, **Theresa J. Barrett, Notary Public**, personally appeared, Tamara Sulea who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature of Notary
(Notary Name): **Theresa J. Barrett**
My commission expires: 10/7/2025



(seal)

EXHIBIT "A"

Situate in Military Survey No. 624, Anderson Township, Hamilton County, Ohio,
and being all of Lot #6 of Federal Hill Subdivision, Block "A", Part 1, as
recorded in Plat Book 108, Page 146, of the Deed Records of Hamilton County,
Ohio.



EXHIBIT D

Wayne Coates
 Hamilton County Recorder's Office
 Doc #: 16-0048727 Type: MT
 Filed: 06/01/16 03:23:54 PM \$88.00
 Off. Rec.: 13178 02053 F 7 416


When Recorded in: [REDACTED]
 First American Title [REDACTED]
 Loss Mitigation Title Services [REDACTED]
 P.O. Box 27670
 Santa Ana, CA 92799
 RE: CHANG - MOD REC SVC

This Document Prepared By:

DIANA PHILLABAUM
PNC MORTGAGE, A DIVISION OF
PNC BANK, NATIONAL
ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702

When Recorded Mail To:

FIRST AMERICAN TITLE
ATTN: LMTS
P.O. BOX 27670
SANTA ANA, CA 92799-7670

Tax/Parcel #: **5000290011800**

[Space Above This Line for Recording Data]

Original Principal Amount: \$140,750.00

Unpaid Principal Amount: \$103,643.08

New Principal Amount \$130,077.71

New Money (Cap): \$26,434.63

LOAN MODIFICATION AGREEMENT (MORTGAGE)

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 29TH day of DECEMBER, 2015, between NADYA CHANG AND MICHAEL ERIC CLANCEY, WIFE AND HUSBAND ("Borrower") whose address is 7258 ROYALGREEN DRIVE, CINCINNATI, OHIO 45244 and PNC BANK, NATIONAL ASSOCIATION ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated AUGUST 5, 1998 and recorded on AUGUST 19, 1998 in INSTRUMENT NO. 98155445 BOOK 7732 PAGE 699, of the OFFICIAL Records of HAMILTON COUNTY, OHIO, 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

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform
 Instrument Form 3179 (fixed) / 3162 (step) (rev. 01/09) 10052015_87
 First American Mortgage Solutions

Page 1

7258 ROYALGREEN DRIVE, CINCINNATI, OHIO 45244
 (Property Address)

the real property described being set forth as follows:

SEE THE ATTACHED LEGAL EXHIBIT A

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):

1. As of, **JANUARY 1, 2016**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$130,077.71**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
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 **7.3750%** from **JANUARY 1, 2016**. Borrower promises to pay monthly payments of principal and interest of U.S. **\$844.01** beginning on the **1ST day of FEBRUARY, 2016** and continue. The yearly rate of **7.3750%** will remain in effect until the principal and interest are paid in full. If on **JANUARY 1, 2056** (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
 - (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. Borrower understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument

relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.

- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) 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.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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.
- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging .

6. **Funds for Escrow Items.** I will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan 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 the Mortgage 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 the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance

premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." I shall promptly furnish to Lender all notices of amounts to be paid under this Section 4.D. I shall pay Lender the Funds for Escrow Items unless Lender waives my obligation to pay the Funds for any or all Escrow Items. Lender may waive my 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, I 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. My obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If I am obligated to pay Escrow Items directly, pursuant to a waiver, and I fail to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and I shall then be obligated 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 the Loan Documents, and, upon such revocation, I shall pay to Lender all Funds, and in such amounts, that are then required under this Section 4.D.

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 the Real Estate Settlement Procedures Act ("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 me for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays me 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 me any interest or earnings on the Funds. Lender and I can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide me, 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 me 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 me as required by RESPA, and I 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 me as required by RESPA, and I 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 the Loan Documents, Lender shall promptly refund to me any Funds held by Lender.

7. By this paragraph, **Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.**

In Witness Whereof, I have executed this Agreement.

Nadya Chang
Borrower: NADYA CHANG

1/21/2016

Date

Michael Eric Clancey
Borrower: MICHAEL ERIC CLANCEY

1/21/2016

Date

Borrower: _____

Date

Borrower: _____

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of **OHIO**

County of Hamilton

The foregoing instrument was acknowledged before me this 1/21/2016 (date) by
NADYA CHANG, MICHAEL ERIC CLANCEY (name of person acknowledged)

D. Williams
Notary Public

Printed Name: MARTHA D. WILLIAMS

My Commission expires: Feb 1/2020



MARTHA D. WILLIAMS
Notary Public, State of Ohio
My Commission Expires
February 1, 2020

Prepared by:

DIANA PHILLABAUM
PNC MORTGAGE, A DIVISION OF PNC BANK,
NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702

RECORD AND RETURN TO:
FIRST AMERICAN TITLE
ATTN: LMT'S
P.O. BOX 27670
SANTA ANA, CA 92799-7670

In Witness Whereof, the Lender have executed this Agreement.

PNC BANK, NATIONAL ASSOCIATION

By **AMBER JOHNSTON**
Mortgage Officer

(print name)
(title)

2-11-2016

Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this 2-11-16
(date) by **AMBER JOHNSTON**, the **MORTGAGE OFFICER** of **PNC BANK, NATIONAL
ASSOCIATION**, a _____, national association, on behalf
of the national association

Sharita Wise
Notary Public

Printed Name: Sharita Wise

My commission expires: 9-30-2020



SHARITA WISE
NOTARY PUBLIC
STATE OF OHIO
RECORDED IN
MONTGOMERY COUNTY
My Commission Expires
September 30, 2020

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342

LEGAL DESCRIPTION
Exhibit "A"

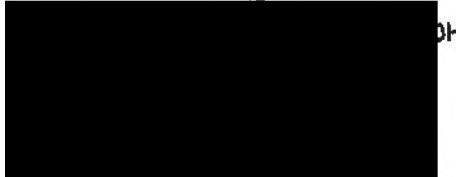


**ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE CITY OF CINCINNATI,
COUNTY OF HAMILTON AND STATE OF OHIO:**

**SITUATE IN MILITARY SURVEY NO. 624, ANDERSON TOWNSHIP, HAMILTON
COUNTY, OHIO. AND BEING ALL OF LOT #6 OF FEDERAL HILL SUBDIVISION,
BLOCK "A", PART 1, AS RECORDED IN PLAT BOOK 108, PAGE 146, OF THE DEED
RECORDS OF HAMILTON COUNTY, OHIO.**

TAX ID #5000290011800

**FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ADDRESS ALSO KNOWN AS:
7258 ROYALGREEN DR.
CINCINNATI, OH 45244-3625**



Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

EXHIBIT E

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #2
Lien Unit Phone: (800) 913-6050

Serial Number

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer MICHAEL E CLANCEY & NADYA CHANG

Wayne Coates
Hamilton County Recorders Office
Doc #: 14-0125683 Type: FED
Filed: 12/16/14 09:16:07 AM \$5.00
Off.Rec.: 12775 00417 F 1 100

Residence 7258 ROYALGREEN DR
CINCINNATI, OH 45244-3625

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2012	XXX-XX-[REDACTED]	06/09/2014	07/09/2024	5249.69

Place of Filing

COUNTY RECORDER
HAMILTON COUNTY
CINCINNATI, OH 45202

Total \$ 5249.69

This notice was prepared and signed at DETROIT, MI , on this,

the 08th day of December, 2014.

Signature *Cheryl Corders*
for STANLEY HARRIS

Title
REVENUE OFFICER
(513) 263-3989

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Form 668(Y)(c) (Rev. 2-2004)

Form 668 (Y)(c)
(Rev. February 2004)

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Area:
SMALL BUSINESS/SELF EMPLOYED AREA #2
Lien Unit Phone: (800) 913-6050

Serial Number [REDACTED]

For Optional Use by Recording Office

As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer MICHAEL E CLANCEY & NADYA CHANG

Wayne Coates
Hamilton County Recorders Office
Doc #: 15-0031363 Type: FED
Filed: 03/31/15 11:04:05 AM \$5.00
Off.Rec.: 12857 01211 F 1 248

Residence 7258 ROYALGREEN DR
CINCINNATI, OH 45244-3625

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/2013	XXX-XX-[REDACTED]	03/02/2015	04/01/2025	414.77

Place of Filing

COUNTY RECORDER
HAMILTON COUNTY
CINCINNATI, OH 45202

Total \$ 414.77

This notice was prepared and signed at DETROIT, MI, on this,

the 24th day of March, 2015.

Signature *Cheryl Corder*
for STANLEY HARRIS

Title
REVENUE OFFICER
(513) 263-3989

(NOTE: Certificate of officer authorized by law to take acknowledgment is not essential to the validity of Notice of Federal Tax Lien
Rev. Rul. 71-466, 1971 - 2 C.B. 409)

Part 1 - Kept By Recording Office

Form 668(Y)(c) (Rev. 2-2004)
CAT. NO 60025X