

PAVAN PARIKH HAMILTON COUNTY CLERK OF COURTS

COMMON PLEAS DIVISION

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Hamilton County, Ohio
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PENNYMAC LOAN SERVICES LLC vs. SHANNON M COLEMAN A 2303247

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SMG/JK #23-01140 07/31/2023

IN THE COURT OF COMMON PLEAS, HAMILTON COUNTY, OHIO Civil Division

PENNYMAC LOAN SERVICES, LLC : CASE NO.

6101 Condor Drive :

Moorpark, CA 93021 : JUDGE

:

Plaintiff :

: <u>COMPLAINT FOR MONEY</u>,

- vs - : <u>FORECLOSURE IN</u>

: <u>REFORMATION, AND OTHER</u>

SHANNON M. COLEMAN : <u>EQUITABLE RELIEF</u>

1127 IMPRINT LANE :

CINCINNATI, OH 45240 : PARCEL NUMBER:

<u>591-0012-0132-00</u>

TRAVIS COLEMAN :

1127 IMPRINT LANE : CINCINNATI, OH 45240 :

:

UNITED STATES OF AMERICA, : SECRETARY OF HOUSING AND :

URBAN DEVELOPMENT

C/O US ATTORNEY GENERAL

221 EAST 4TH STREET CINCINNATI, OH 45202

UNITED STATES OF AMERICA, SECRETARY OF HOUSING AND URBAN DEVELOPMENT C/O ATTORNEY GENERAL OF THE UNITED STATES, U.S. DEPARTMENT OF JUSTICE 950 PENNSYLVANIA AVENUE, NW WASHINGTON, DC 20530

SYNCHRONY BANK C/O CT CORPORATION SYSTEM, S/A 4400 EAST COMMONS WAY, STE 125 COLUMBUS, OH 43219 Defendants

FIRST COUNT

1. Plaintiff is in possession and entitled to enforce a note executed by the Defendant, Shannon M. Coleman, a copy of which is attached hereto as Exhibit "A". By reason of default under the terms of the note and the mortgage securing same, plaintiff has declared the debt evidenced by said note due, and there is due thereon \$129,339.14, together with interest at the rate of 4.8750% per year from January 1, 2023, plus court costs, advances and other charges, as allowed by law. All conditions precedent required under the note, mortgage and other loan documents have been satisfied.

SECOND COUNT

- 2. Plaintiff incorporates the allegations of Count One and further states that it is the holder of a mortgage, a copy of which is attached hereto as Exhibit "B". The mortgage was given to secure payment of the above-described note, and said mortgage constitutes a valid first lien upon the real estate described.
- 3. The mortgage was filed for record on June 6, 2018, in Volume 13683, Page 00665 of the county recorder's records and assigned to Plaintiff on August 26, 2021, and recorded on August 26, 2021, in Volume 14489, Page 02513 of the Hamilton County Records. The conditions of defeasance contained therein have been broken, and plaintiff is entitled to have said mortgage foreclosed.
- 4. Plaintiff says that the defendants herein may claim an interest in the subject property described in the subject mortgage.
- 5. Plaintiff states that the conditions of said Mortgage Deed have been broken, by reason of default in payment, and that the Mortgage Deed has therefore become absolute; Plaintiff has fulfilled all applicable conditions precedent; and Plaintiff is entitled to have the equity of redemption, if any, of the Defendants named herein foreclosed, and to have the subject real property appraised, advertised and sold, and the proceeds arising therefrom applied to the judgment of Plaintiff.

THIRD COUNT

- 6. Plaintiff incorporates herein by reference all of the allegations contained in its First and Second Counts and further says that it is the owner and holder of a certain mortgage deed, securing the payment of said promissory note, a copy of which is attached hereto, marked Exhibit "B" and made a part hereof, and is a valid and first lien upon said premises.
- 7. Plaintiff further says that through inadvertence and error, the legal description on said mortgage deed, contained an error and did not set forth the correct legal description; that it was the intention of the parties at the time of the execution of the mortgage to transfer to the Plaintiff all interest that the Defendants had in and to the real property, whose correct legal description should read as follows:

SEE ATTACHED EXHIBIT "C"

WHEREFORE, plaintiff prays for judgment against Defendant, Shannon M. Coleman, in the amount of \$129,339.14, together with interest at the rate of 4.8750% per year from January 1, 2023, plus costs, advances, and other charges, as allowed by law; that plaintiff's mortgage be reformed as described herein; that plaintiff's mortgage, as reformed be found to be a valid and first lien, upon the real estate described herein, and that said mortgage be foreclosed; that said real property be ordered sold, and that plaintiff be paid out of the proceeds of such sale; for such other relief, legal and equitable, as may be

proper and necessary; and that all the other defendants herein be required to set up their liens or interests in said real estate or be forever barred from asserting same.

Respectfully submitted,

Sandhu Law Group, LLC

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216-373-1001

216-373-1002

sgodenswager@sandhu-law.com

Attorneys for Plaintiff

WE HEREBY CERTIFY THIS COPY TO BE A TRUE AND CORECT COPY OF THE PRIGINAL INSTRUMENTAL

NOTE

I DAN FHA Case No rianos [State]

May 16, 2018

Pewaukee [City]

1127 Imprint Lane, Cincinnati, OH 45240 [Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$139,518.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Waterstone Mortgaga Corporation, a Corporation.

I will make all payments under this Note in the form of cash, check or money order.
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 4,875 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(8) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my mortify payment on the 1st day of each

day of each month beginning on July 1, 2016. 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 once under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest and any other items in the order described in the Security Instrument before Principal. If, on 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 morthly payments at N25 W23265 Paul Road

Pewaukee, WI 53072

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. \$749.46.

4. BORROWER'S RIGHT TO PREPAY

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 not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.
I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I own under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the 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 selx 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: (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 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.

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 15 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 4.000 % 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 talling 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

BRILLISTATE FIXED RATE NOTE - Single Family - Fennie Man/Freddio Mac UNIFORM INSTRUMENT Form 3200 f/of Modified for FHA 8/15 (rev. 2/16)

Elio Man, Inc.

Page 1 of 2

FHAS200NOT 0216 FHAS200NOT (CLS)



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 malled to me or delivered by other means

(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 by mailing it by first class mail to me at the Property Address above or et 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 delivering it or 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.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

E. CIBLIGATIONS 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.

S. 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:

If all or any part of the Property or any Interest in the Property is said or transferred (or if Sorrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent,

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 at 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.

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

NON M COLEMAN

Lender: \ Mortgage Corporation

NMLS ID Broker

NMLS ID:

Loan

[Sign Original Only]

(Seal)

MULTISTATE FIXED RATE NOTE - Single Family - Fannie MostFreddie Mac UNIFORM INSTRUMENT - Form \$200 1/01 Modified for FHA 9/15 (rev. 2/15) Elie Maa Inc.

FHAS200NOT 0246

Endorsement Allonge

To be made a part of the Mortgage Note referenced hereon

Loan Number:

Loan Amount:

\$ 139,918.00

Allonge to One Certain Note Dated: 05/16/2018

And Executed By: Shannon M Coleman

Property Address:

1127 Imprint Lane Cincinnati, OH 45240

Pay to the order of:

Without Recourse:

Waterstone Mortgage Corporation, A Corporation N25 W23255 Paul Rd. Pewaukee, WI 53072

Name: Indar Ramadhar

Title: Vice President - Loan Delivery & Quality Control

18 Ú

Morbert A. Nudel Momilton County Recordar's Office 90c 4: 2018-0048030 Type: NT Filed: 06/06/18 09:31:10 AN 6116.00 ARE.Rec.: 13683 00665 F 13 134



When recorded, return to: Waterstone Mortgage Corporation Attn: Final Document Department N25 W23265 Paul Road Perendose, WI 53072

> Vantage Land Title 59A N Dixie Drive Vandalia, OH 45377

LOAN

-|Space Above This Line For Recording Date|

MORTGAGE FMA Case No.



DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 18 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 May 16, 2018, with all Riders to this document.

together

(B) "Borrower" is SHANNON M COLEMAN , A MARRIED WOMAN.

Borrower is the mortgegor 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 mortgages under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Filnt, MI 48501-2026, tel. (688) 676-MERS.

(D) "Lender" is Waterstone Mortgage Corporation.

Lender is a Corporation, existing under the laws of Wisconsin.

organized and

OHIO-Bingle Family-Femile Meet Femile Meet UNIFORM LIKETRUMENT Form 3036 1701 Modified for FHA9/2014 (RUD Handbook 4000.1)
Ellie Mae, Inc. Page 1 of 12

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Lender's address is N25 W23255 Paul Road, Pawaukes, Wi 53072
(E) "Note" means the promissory note signed by Borrower and dated May 18, 2018. The Note states, that Borrower owes Lender ONE HUNDRED THIRTY MINE THOUSAND NINE HUNDRED ERGHTEEN AND NO/100" **Dollars (U.S. \$139,918.00) plus Interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1, 2048.
(P) "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, 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
(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, subomated teller machine transactions, transfers initiated by telephone, whe transfers, and automated clearinghouse transfers.
(L) "Escrew items" means those items that are described in Section 3.
(M) "Miscalianeous 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 6) 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 "sederatity 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 Develop- ment 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.
ONIO-Single Family-Famile Mac/Freddle Mec Liftif ORM INSTRUMENT Form 3038 1/01 Indicise: From 3038 1/01 Indicise: From 3038 1/01 Indicise: From 3038 1/01 Indicise: From 3038 1/01 Indicise: ONE Freddle Mac, from 3038 1/01

LOAN #

TRANSFER OF RIGHTS IN THE PROPERTY

This Security instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extennot security institutions of the Note; and (ii) the performance of Borrower's coverants and agreements under this Security Institution and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described properly located in the Country

Type of Recording Autolician!

Blane of Recording Autolician!

Type of Recording Jurisdiction] Record Recording Jurisdiction]:
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A". ADN # R01-0012-0132-00

which currently has the address of 1127 Imprint Lane, Circinnati,

[Street] [Chy]

Ohio 45240 [Zin Code] ("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and flutures 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 understends and agnees 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 nomines 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 self 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 iswifully select 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 covenents with Irmited variations by jurisdiction to constitute a uniform security instrument covering real property.

LINIFORM COVENANTS. Somewar 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 neceived by Lender as payment under the Note or this Security instrument 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, insesurar's check or cashlar'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 by designated by Lender in accordance with the notice provisions in Section 14. Lender may return any payment or partial 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 walver 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,

OHIO-Single Family-Fannia Mae/Freddie Mar, UNIFORM INSTRUMENT Modified for FKA 9/2014 (NUD Handbook 4000.1)

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then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Bor rower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all

payments accepted and applied by Lender shall be applied in the following order of priority:

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.

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 (a) goes and assessments and other terms which can assum profits on the Property, if entry, (c) premiums for any and ell insurance on the Property, if entry, (c) premiums for any and ell insurance required by Lender under Section 5; said (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 litems." 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 to Lender Funds for any or all Escrow Items at any Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any Items. 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 for repey 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 arrotynis, that are then required under this Section 3. promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the 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. Lander 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 reamenty, or entity (noticing Lender, in Lender is an institution writise deposits are so maurica) 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 Somower for holding and applying the Funds, sinusely 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 learned shall be writed to provide a fed funds. interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

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 Bortower 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.

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OHIO-Single Femily-Farmie Man/Freddie Mac UNIFORM INSTRUMENT Modified for FHA 9/2014 (HUID Herzbock 4000.1) Ellis Mae, inc.

Form 2036 1/01

Initials: OHEFHA16DE ONIS

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LOAN

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

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 acceptsomewer, (a) agrees in wrung as the payment of the congustor section by the ten in a marrier acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the ilen in good faith by, or defends against enforcement of the ilen in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the ilen while those proceedings are concluded; or (c) secures from the holder of the ilen an agreement satisfactory to Lender subordinating the lian 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 tien 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 ance. This insurance shall be maintained in the emotins (including deductore 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 falls to maintain any of the coverages described above, Lender may obtain insurance or is corrower raise to maintain any or 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 perticular 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 then 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 Sorrower secured by this Security Instrument. These emounts shall been 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 mortgages and/or as an additional loss payes. Lender shall have the right to hold the policies and renowal 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

In the event of loss, Borrower chall give prompt notice to the treurence carrier and Lenger. Lenger 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 estistaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single pay-ment 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 pald out of the insurance proceeds and shall be the sole obligation of Borrower, if the restoration or repeir 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 ebandons 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 sattle 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

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under Section 24 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 unearmed 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 atther 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.
- 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 methat 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 teasible, Borrower shall promptly repair the Property if demaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage determination or damage. In instrumes or condemnation proceeds are paid in contractor with damage to 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 rea-

sonable 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 pro-cess, 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 falled 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
- Protection of Lander's Interest in the Property and Rights Under this Security Instrument. if
 Borrower fells to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lander's Interest in the Property and/or rights under in legal proceeding that might significantly affect Lender's Interest in the Property another rights under this Security instrument (such as a proceeding in bankruptcy, probate, for condemnation or forficiance, for entercement of a ten which may attain priority over this Security instrument or to enforce taxes or regulations), or (c) Berrower has abandoned the Property, it ten Lender may do and pay for whotever 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 repaiding 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; end (c) paying reasonable atterneys' less 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 place, 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

code violations of dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9. Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or larminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, after or smend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

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

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If the Property is damaged, such Miscellaneous Proceeds shall be applied to restorut of the Property, if the restoration or repeir is economically fessible and Lender's security is not lessaned. 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 Miscelleneous Proceeds, Lender shell not be required to pay Borrower any interest or earnings on such Miscelleneous Proceeds. If the restoration or repair is not economically feasible or ender'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 Proseds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

the excess, if any, paid to Borrower.

the excess, it any, paid to sorrower.

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 Sorrower 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

parsai ising, destruction, or sos in value divided by (b) the fair market value of the Property mithediately 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 then 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 sharphored by Romaner as if eller notice by a large to Romaner as if eller notice by a large to Romaner as if eller notice by a large that the Omeonical

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 falls to respond to Lender within 30 days after the date the notice is given, Lender is sufnorized to col-lect 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 egainst whom Borrower has a right of ection In regard to Miscellaneous Proceeds.

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 16, 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 any every or default under this Security instrument. The proceeds of any sward 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 to the correction or repair of the Property shall be

applied in the order provided for in Section 2.

- 11. Borrower Not Released: Forbestance By Lender Not a Walver, Extension of the time for payment or modification of emortization 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 proceedtorrower of any outcessors in interest of Borrower or to refuse to extend the for payment or otherwise modify emoritzation 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 welver of or preclude the exercise of any right or remedy.
- 12. Joint and Several Listility; Co-eigners; Successors and Assigns Bound. Borrower coverants and agrees that Borrower's obligations and Eablity shall be joint and several. However, any Borrower who co-eigns this Security instrument but does not execute the Note (a "co-eigner"): (a) is co-eigning this Security Instrument only to mortgage, grant and convey the co-eigner's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pey the same secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, farther or make any accommodations with regard to the terms of this Security Instrument or the Note without the Commodations with regard to the armise of Bastian 17 and Supplement of the Note without the Commodations of Bastian 17 and Supplement of the Note without the Commodations of Bastian 17 and Supplement of the Note without the Commodations of Bastian 17 and Supplement of the Note without the Commodations of Bastian 17 and Supplement of the Note without the Commodations of Bastian 17 and Supplement of the Note without the Commodations with the Property of Bastian 18 and 1

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

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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 essigns of Lender.

13. Loan Charges. Lender may charge Borrower fees for services performed in connection with

43. Loan Charges. Lender may charge Borrower fees for services parformed in connection with Borrower's dafault, 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 weiver of any right of action Borrower than the payment of any right of action Borrower. 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 the in writing. Any notice to Borrower in connection with this Security instrument shall be deemed to have been given to Borrower when melled by first class mail or when actually delivered to Borrower when melled 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 Borrower 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. If Lender specifies a procedure for reporting Borrower's change of address. 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 malling 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 governed by repend and has the order productor in which the Property is uncert. At 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 event without the confliction provisions. given effect without the conflicting provi

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 verse; 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

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 title 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 falls 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 reinstalement of a mortgage. Those conditions are that Borrower: (a) pays

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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 expanses
incurred in enforcing this Security Instrument, including, but not limited to, resonable 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) taket such action as Lender
may reasonably require to assure that Lender's interest in the Property and rights under this Security
this trument, and Borrower's obligation to pay the sums ascured by this Security instrument, shall continue unchanged. However, Lander is not required to reinstate [f; (i) Lender has accepted reinstatement
after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceedings within two years immediately preceding the commencement of a current 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 twill adversely affect the priority of the item created by this
Security treturrent. 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, instrumentantity or entity; or (d) Electronic Funda
Transfer. Upon reinstatement by Borrower, this Security Instrument
and obligations secured hereby shale
remain ful

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 mortigage 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 mortigage 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.

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 petroleum products, toxic petroleum products, votatile socheents, materials containing asbestoe or formablehyde, and radioactive materials; (b) "Environmental Law" means federal taws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Claenup" 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 Claenup.

Borrower shall not cause or permit the presence, use, disposal, slorage, 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 size 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, lawault 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 active knowledge, (b) any environmental Condition, including but not limited to, any spilling, leaking, discharge, release of 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 teams, 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.

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22. Grounds for Acceleration of Debt.

(a) Default. Lender may, except as limited by regulations issued by the Secretary, in the case of

payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

(i) Borrower defaults by falling to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or

(ii) Sorrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) Sale Without Credit Approval. Lendershell, if permitted by applicable law (including Section 341(d) of the Gam-St. Germain Depository institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security instrument if:

All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
 The Property is not occupied by the purchaser or grantee as his or her principal residence,

or the purchaser or grantse does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

No Walver, if circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to

aubsequent events.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) Mortgage Not insured. Sorrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 days from the date.

hereof, Lender may, at its option, require immediate payment in full of all sums escured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the data hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

NON-LINEFORM COVENANTS, Borrower and Lender further covenant and agree as follows:

 Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee

Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute essignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower, (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender written demand to the tenant. Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this Section 23.

Lender shall not be required to enter upon, take control of or maintain the Property before or after

giving notice of breach to Borrower, However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

24. 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). The sotice 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 social security instrument, 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 judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 24, including, but not limited to, coets of title evidence. 24. Acceleration: Remedies. Lender shall give notice to Borrower prior to acceleration followremedies provided in this Section 24, including, but not limited to, coets of title evidence.

OHIO-Single Family-Factorie Mas/Freddie Mac UNIFORM INSTRUMENT Modified for FHA 9/2014 (HUD Handbook 4000.1) Page 10 of 12

Form 3036 1/01

Initials: SMIC OHETHA15DE 0915 OHEDEED (CLS)

If the Lender's Interest in this Security instrument is held by the Secretary and me Secretary requires immediate payment in full under Section 22, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3781 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 shall deprive the Secretary of any rights otherwise available to a Lander under this Section 24 or applicable law.

25. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Sorrower a fee for releasing this Security Instrument, but only if the fee is peld to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

26. Certain Other Advances. In addition to any other sum secured hereby, this Security Instrument shall also secure the unpaid principal balance of, plus accrued interest on, any amount of money isaned, advanced or paid by Lender to or for the account and benefit of Borrower, after this Security Instrument is delivered to and filled with the Recorder's Office, Hamilton County. Ohio, for recording. Lender may make such advances in order to pay any real estate taxes accessments, insurance premiums plus all other coats and expenses incurred in connection with the operation, projection or preservation of the Property, including to cure Borrower's defaults by making any such payments which Borrower should have gold as provided in this Security Instrument, it being intended by this Section 25 to acknowledge, affirm and comply with the provision of § 5301.233 of the Revised Code of Ohio.

BY SIGNING BELOW, Sorrower accepts and agrees to the terms and coverants contained in this Security instrument and in any Rider executed by Sorrower and recorded with it.

(Seal) TRAVIS COLEMAN , NON-BORROWING SPOUSE RELEASING ALL DOWER INTEREST HEREIN State of _ County of DALLA The foregoing lostrument was acknowledged before me this foregone the foregone of the foregone (Signatury of P dgenerii Acknowl (Title or Rank) STATE PERMISE MELLY PASSE in and for the State of Citie (Serial Number, if any) life Countrales Entire Minet 39, 3093 My commission expires:

QHRO-Single Ferrily-Formit MusiFreddie Mac UNIFORM INSTRUMENT Modified for FHA 9/2014 (HUD Hendbook 4000.1) Ellie Mae, Inc.

Page 11 of 12

Form 3038 1701

infilels: 77 OHEFNASSDE DOIS

LOAN A

Lends NMLS Fortgage Corporation Broke NMLS IC hn Periett NMLS II

THIS INSTRUMENT WAS PRÉPARED 8Y: INDAR RAMADHAR WATERSTONE MORTGAGE CORPORATION N28 W23255 PAUL ROAD PEWAUKEE, WI 53072 262-701-5890

OHIO-Single Family-Farmic Mae/Fraddic Mac UNIFORM INSTRUMENT Modified for FHA 9/2014 (HUD Handbook 4000.1) ENa Mae, Inc. Page 12 of 12

Form 3036 1/01

OHEFHA15DE 8916 CHEDEED (CLS)

LEGAL DESCRIPTION

EXHIBIT "A"

SITUATE IN THE VILLAGE OF FOREST PARK, COUNTY OF HAMILTON, STATE OF OHIO, SPRINGFIELD TOWNSHIP AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEING ALL OF LOT NUMBER 78 OF MODEL CITY SUBDIVISION, SECTION 5, BLOCK B, PART 2, AS RECORDED IN PLAT BOOK 120, PAGE 61-62 OF THE HAMILTON COUNTY, OHIO RECORDER'S RECORDS.

SUBJECT TO ALL EASEMENTS AND RESTRICTIONS OF RECORD.

COMMONLY KNOWN AS: 1127 Imprint Lane, Cincinnati, OH 45240

PARCEL NUMBER: 591-12-132

Scott Crowley Hamilton County Recorder's Office Doc #: 2021-0103608 Type: AM Filed: 08/26/21 03:25:03 PM \$34.00 Off. Rec.: 14489 02513 F 2 455

When Recorded Return To: PennyMac Loan Services, LLC C/O Nationwide Title Clearing, Inc. 2100 Alt. 19 North Palm Harber, FL 34683

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 WATERSTONE MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS, (ASSIGNOR), (MERS Address: P.O. Box 2026, Film, Michigam 48501-2026) by these presents does convey, grant, assign, transfer and set over the described Mortgage with all liens, and any rights due or to become due thereon to PENNYMAC LOAN SERVICES, LLC, WHOSE ADDRESS IS 3043 TOWNSGATE ROAD STE 200, WESTLAKE VILLAGE, CA 91361 (800)777-4001, ITS SUCCESSORS AND ASSIGNS, (ASSIGNEE).

Said Mortgage executed by: SHANNON M COLEMAN AND TRAVIS COLEMAN (current owner) to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINUEE FOR WATERSTONE MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS and recorded in

the Record of Mortgages Rook 13683 and Page 00665 in the office of the Recorder of HAMILTON, Ohio.

More particularly described as follows (if needed), to wit:

SITUATE IN THE VILLAGE OF FOREST PARK, COUNTY OF HAMILTON, STATE OF OHIO,
SPRINGFIELD TOWNSHIP AND MORE PARTICULARLY DESCRIBED AS POLLOWS: BEING ALL OF
LOT NUMBER 78 OF MODEL CITY SUBDIVISION, SECTION 5, BLOCK B, PART 2, AS RECORDED IN PLAT BOOK 120, PAGE 61-62 OF THE HAMILTON COUNTY, OHIO RECORDER'S OFFICE.

IN WITNESS WHEREOF, the undersigned has hereunto set its hand by its proper officer this 26th day of August in the year 2021.
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR WATERSTONE MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS

MELISSA DENNEY

VICE PRESIDENT

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

PRTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN ERS PHONE 1-888-670-6377 MERS Mailing Address: P.O. Box 2026, Flint, MI STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 26th day of August in the year 2021, by Melissa Denney as VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR WATERSTONE MORTGAGE CORPORATION, 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.

KARIN CHANDIAS

COMM EXPIRES: 07/28/2023

MARIN CMANDIAS

Netary Public - State of Florida
Construction & GG 359790

My Comm. Explores Jul 28, 2023

Bonded through National Rutary Assn.

I hereby proclaim this document is an original document, dated this 26th day of August in the year 2021.

MELISSA DENNEY

VICE PRESIDENT

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

**CORDETAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) MIN

**Failing Address: P.O. Box 2026, Flint, MI

SITUATE IN THE VILLAGE OF FOREST PARK, COUNTY OF HAMILTON, STATE OF OHIO, SPRINGFIELD TOWNSHIP, SECTION 24, TOWN 3, ENTIRE RANGE 1, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEING ALL OF LOT NUMBER 78 OF MODEL CITY SUBDIVISION, SECTION 5, BLOCK B, PART 2, AS RECORDED IN PLAT BOOK 120, PAGE 61-62 OF THE HAMILTON COUNTY, OHIO RECORDER'S RECORDS. SUBJECT TO ALL EASEMENTS AND RESTRICTIONS OF RECORD.

PARCEL NUMBER: 591-0012-0132-00

PROPERTY ADDRESS: 1127 IMPRINT LN.

CINCINNATI, OH 45240

EXHIBIT

Scott Crowley
Hamilton County Recorder's Office
Doc #: 2021-0145027 Type: MT
Filed: 12/02/21 02:25:51 PM \$66.00
Off. Rec.: 14555 02833 F 6 449

b1455502833Fb

After recording return to: SERVICELINK ATTN: LOAN MODIFICATION SOLUTIONS 3220 EL CAMINO REAL IRVINE, CA 92602

[Space Above This Line For Recording Data]

LOAN NO.

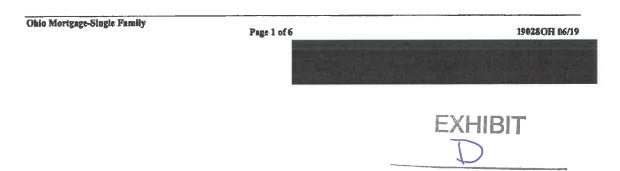
OHIO MORTGAGE

This loan is made within the provisions of the Ohio Mortgage Act, ORC §§ 1321.51-60, as amended.

THIS MORTGAGE ("Security Instrument") is given on October 16, 2021. The Mortgagor is SHANNON M. COLEMAN

Whose address is 1127 IMPRINT LANE, CINCINNATI, OH 45240

("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of Eleven Thousand Four Hundred Thirty Six and 05/100ths Dollars (U.S. \$11,436.05). 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 June 1, 2048. 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 the Lender, with the power of sale the following described property located in HAMILTON County, Ohio:



SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

which has the address of 1127 IMPRINT LANE, CINCINNATI, OH 45240, ("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 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 or 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 agree as follows:

UNIFORM COVENANTS.

- 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 paragraph.

Ohio Mortgage-Single Family
Page 2 of 6
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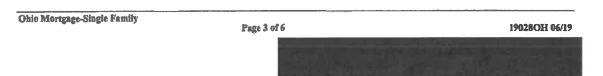
- 5. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect 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. 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, 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 shall deprive the Secretary of any rights otherwise available to a Secretary under this paragraph or applicable law.

Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in the Note or this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, costs of title evidence.

- 8. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge 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. Certain Other Advances. In addition to any other sum secured hereby, this Security Instrument shall also secure the unpaid principal balance of, plus accrued interest on, any amount of money loaned, advanced or paid by Lender to or for the account and benefit of Borrower, after this Security Instrument is delivered to and filed with the Recorder's Office, HAMILTON County, Ohio, for recording. Lender may make such advances in order to pay any real estate taxes and assessments, insurance premiums plus all other costs and expenses incurred in connection with the operation, protection or preservation of the Property, including to cure Borrower's defaults by making any such payments which Borrower should have paid as provided in this Security Instrument, it being intended by this Section 23 to acknowledge, affirm and comply with the provision of § 5301.233 of the Revised Code of Ohio.



REQUEST FOR NOTICE OF DEFAULT -AND FORECLOSURE UNDER SUPERIOR-MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument to give notice to Lender, at Lender's address set forth on page one of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.										
The following signature(s) and acknowledgment(s) are incorporated into and made a part of this Ohio Mortgage dated October 16, 2021 between SHANNON M. COLEMAN, and Secretary of Housing and Urban Development.										
BY SIGNING BELOW, Borrower accepts Instrument and in any Rider executed by Borrower Bytrower - SHANNON M. COLEMAN	and agrees to the terms and covenants contained in this Security and recorded with it. Date: // 4/2/									
ACKI	NOWLEDGMENT									
State of OhiO										
State of Ohio County of Hamilton S S										
The foregoing instrument was acknowledged before me this Nov. 4, 707 by SHANNON M. COLEMAN.										
JENNIFER JOHNSON Notary Public State of Ohio My Comm. Expires October 18, 2025	Signature of Person Taking Acknowledgment Lanifer Johnson Printed Name Nothery Title or Rank									
(Seal, if any)	My Commission Expires: 10/18/2075									
Ohio Mortgage-Siagle Family Page	4 of 6 19028OH 06/19									

E-FILED 08/01/2023 11:13 AM / CONFIRMATION 1351623 / A 2303247 / MAGISTRATE BERIDON / COMMON PLEAS DIVISION /

14555 02837

[Space	ce Below This Line For Prepared by Informa	tion]
This instrument was prepared by: PENNYMAC LOAN SERVICES, \$101 CONDOR DRIVE, SUITE 20 MOORPARK, CA 93021	LLC 0	
.oan Originator Organization: Per ndividual Loan Originator's Nam	nnyMac Loan Services, LLC, NMLSR II e NMLSR ID: N/A	
Dhio Mortgage-Single Family		
	Page 5 of 6	19028OH 06/19

14555 02838

EXHIBIT A

BORROWER(S): SHANNON M. COLEMAN

LOAN NUMBER

LEGAL DESCRIPTION:

STATE OF OHIO, COUNTY OF HAMILTON, AND DESCRIBED AS FOLLOWS:

SITUATE IN THE VILLAGE OF FOREST PARK, COUNTY OF HAMILTON, STATE OF OHIO, SPRINGFIELDTOWNSHIP AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEING ALL OF LOT NUMBER 78 OF MODELCITY SUBDIVISION, SECTION 5, BLOCK B, PART 2, AS RECORDED IN PLAT BOOK 120, PAGE 61 OF THEHAMILTON COUNTY, OHIO RECORDERS RECORDS.PRIOR OWNER: TYRONE WASHINGTON.

Parcel ID No.: 591-0012-0132-00

ALSO KNOWN AS: 1127 IMPRINT LANE, CINCINNATI, OH 45240

Okio Mortgage-Single Family

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Attorney: ANTHONY BARONE

Case No. 19CV30946

CERTIFICATE OF JUDGMENT FOR LIEN UPON LANDS AND TENEMENTS

O.R.C. 2329.02 et seq. I, AFTAB PUREVAL, Clerk of the Hamilton County Municipal Court, Hamilton County, Ohio, do hereby certify that on September 08, 2020, a judgment or decree was rendered by said Court in favor of SYNCHRONY BANK, Judgment Creditor(s) and against SHANNON COLEMAN, Judgment Debtor(s), in the amount of ONE THOUSAND FIVE HUNDRED TWENTY SIX DOLLARS AND 79/100 (\$1,526.79) with interest at the rate of 5 percent per annum from September 08, 2020, and ONE HUNDRED THIRTY DOLLARS AND 00/100 (130.00) costs, in a certain action then pending in said Court, captioned SYNCHRONY BANK, Plaintiff vs. SHANNON COLEMAN, Defendant, which said judgment or decree is entered in Case No. 19CV30946 in said Court. WITNESS my hand and the seal of said Court, at Hamilton County, on November 09, 2020 AFTAB PUREVAL CLERK OF THE HAMILTON COUNTY MUNICIPAL COURT Dardin a. Agbero Deputy Clerk ALL COSTS PAID BY JUDGMENT CREDITOR (\$130.00) JUDGMENT INDEX CERTIFICATION To the Clerk of the Hamilton County, Ohio Municipal Court: I, certify that the above Certificate of Judgment For Lien Upon Lands and Tenements is filed, docketed and indexed in Judgment Records of HAMILTON Volume 7 of this Court _ day of _ at _____ O'clock., __M. WITNESS my hand and the seal of said Court, on the ____ day of ____ AFTAB FUREVAL CLERK OF T Deputy Clerk

CERTIFICATE OF SATISFACTION / RELEASE

The judgm	ent or	decree	evid	lenced	by th	ne above	Cert:	ificate	of	Jud	gment	For	Lien	Upon	Lands	and
Tenements	has/ha	as not	been	satis	fied/a	cancelle	d and	releas	ed	and	noted	in	the	Hamilt	on Co	unty
Records o	n the $_$	da	ay of			<u></u>										-

AFTAB PUREVAL CLERK OF THE HAMILTON COUNTY MUNICIPAL COURT

By

Deputy Clerk

CMSN2022



