

RETURN TO:

VBA-04571
Parcel No.:

Vintage Title Agency, Inc.
One Kenwood Place, Suite 211
9825 Kenwood Road
Cincinnati, OH 45242

GENERAL WARRANTY DEED

NKA, of Hamilton County, Ohio for valuable consideration paid, grant(s) with general warranty covenants, to whose tax mailing address is Cincinnati, Oh 45230, the following REAL PROPERTY: Situated in the County of Hamilton, in the State of Ohio and in the :

Situated in the County of Hamilton in the State of Ohio and in the City of Cincinnati, and being part of Lot No. 12 as laid down and designated on J.H. Harris' Subdivision, as recorded in Plat Book 4, Pages 96 and 97 of the Records of Hamilton County, Ohio, described as follows:

Commencing at a point in the South line of Benneville Street, 350 feet Eastwardly of the East line of Mears Avenue; thence extending Eastwardly along the South line of Benneville Street, 50 feet to a point; thence extending Southwardly parallel to Mears Avenue, 278.25 feet to a point; thence extending Westwardly parallel to Benneville Street, 50 feet to a point; thence extending Northwardly parallel to Mears Avenue, 278.25 feet to the point of beginning.

SAMPLE
DEED

SUBJECT TO EASEMENTS, CONDITIONS AND RESTRICTIONS OF RECORD.

DESCRIPTION ACCEPTABLE
HAMILTON COUNTY ENGINEER

Property Address:

Cincinnati, OH 45230

Tax Map - 9/22/06

Parcel No.:

CAGIS - _____

Subject to all easements and restrictions of record, if any, and all legal highways.

Excepting taxes and assessments, if any, due and payable in Jan. 2007, and thereafter, which the Grantee(s) herein assume(s) and agree(s) to pay.

Prior Instrument Reference: OR Vol. 9704 Page 703, of the Deed Records of Hamilton County, Ohio.

Christopher D. Wiethe, husband of the Grantor, releases all rights of dower therein.

Executed this 18th day of September, 2006.

Signed and acknowledged:

Convey number: 67549
Deed number: 105090
Instr. number: 108066
Transfer date: 09/27/2006
Sec. 319.202, R.C.
Sec. 322.02 R.C.
Dusty Rhodes
Hamilton County Auditor
Sales amount: 129,900
Permissive fee: 259.80
Transfer fee: 1.00
RECORDING FEE: 129.00
Hamilton County Records Office
Doc #: 06-0157139 Type: DE
Filed: 10/05/06 08:32:25 AM \$28.00
Off.Rec.: 10366 01659 F V5 1 216

Leah M.
Leah M. **NKA**

Wiethe

State of Ohio, County of Hamilton ss.

Before me, a Notary Public in and for said county and state, personally appeared the above named, Leah M. _____, husband and wife, the Grantor(s) who acknowledged that he/she/they did sign the foregoing instrument and that the same is his/her/their free act and deed.

IN TESTIMONY THEREOF, I have hereunto set my hand and affixed my official seal on this 18th day of September, 2006.

My commission expires: (seal)



Pamela J. Laug
Notary Public
In and for the State of Ohio
My Commission Expires
November 26, 2008

Pamela J. Laug
Notary Public

This instrument was prepared by: Kenneth R. Reed, Attorney at Law, 218 Buttermilk Pike, Ft. Mitchell, Kentucky 41017, OBA #0015970.

10366 1659

18

Return To:

RETURN TO:

Vintage Title Agency, Inc.
One Kenwood Place, Suite 211
9825 Kenwood Road
Cincinnati, OH 45242

SAMPLE
MORTGAGE

(Space Above This Line For Recording Data)

VBA-04571

MORTGAGE

MIN 100229500000141202

DEFINITIONS

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

(A) "Security Instrument" means this document, which is dated **September 18, 2006** together with all Riders to this document.

(B) "Borrower" is

UNMARRIED

NAME(S)

Rebecca Prem Groppe
Hamilton County Recorders Office
Doc #: 06-0157140 Type: MT
Filed: 10/05/06 08:32:37 AM \$156.00
Off.Rec.: 10366 01660 F V5 18 217

1036601660Fb

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is

UNION SAVINGS BANK, A CORPORATION

Lender is a **CORPORATION**

organized and existing under the laws of **THE STATE OF OHIO**

Lender's address is **8334 E. KEMPER ROAD**

CINCINNATI, OHIO 45249

22114116-7

OHIO-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3036 1/01

VMP-6A(OH) (0510)

Page 1 of 15

Initials: *DMK*

VMP Mortgage Solutions, Inc.



10366 1660

(E) "Note" means the promissory note signed by Borrower and dated **September 18, 2006**. The Note states that Borrower owes Lender **One Hundred Twenty-Nine Thousand, Nine Hundred and No/100** ----- Dollars (U.S. \$ **129,900.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **October 1, 2036**

AMOUNT
BORROWED

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

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

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

- Adjustable Rate Rider
- Balloon Rider
- VA Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- 1-4 Family Rider
- Other(s) [specify]

TAX EXEMPT FINANCING 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, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

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

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

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

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

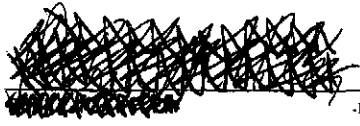
(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter.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

22114115-7

payments which Borrower should have paid as provided in this Security Instrument, it being intended by this Section 24 to acknowledge, affirm and comply with the provision of Section 5301.233 of the Revised Code of Ohio.

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

Witnesses:

_____		(Seal) -Borrower
_____	_____	(Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower	
_____ (Seal) -Borrower	_____ (Seal) -Borrower	
_____ (Seal) -Borrower	_____ (Seal) -Borrower	

SIGNATURE(S)
OF
BORROWERS

STATE OF OHIO, HAMILTON

County ss:

This instrument was acknowledged before me this **18th** day of **September, 2006** by
; unmarried

My Commission Expires:

Pamela J. Laug
Notary Public

NOTARY
SIGNATURE



Pamela J. Laug
Notary Public
In and for the State of Ohio
My Commission Expires
November 26, 2008

This instrument was prepared by
UNION SAVINGS BANK, A CORPORATION

22114116-7

VMP-8A(OH) (0405).01

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Initials: *DWT*

Form 3036 1/01

10366 1674

Situated in the County of Hamilton in the State of Ohio and in the City of Cincinnati, and being part of Lot No. 12 as laid down and designated on J.H. Harris' Subdivision, as recorded in Plat Book 4, Pages 96 and 97 of the Records of Hamilton County, Ohio, described as follows:

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SUBJECT TO EASEMENTS, CONDITIONS AND RESTRICTIONS OF RECORD.

Property Address:
Cincinnati, OH 45230

Parcel No.:

LEGAL
DESCRIPTION
OF
PROPERTY.

06894967

AD A145 LT27

OHIO CERTIFICATE OF TITLE

COUNTY OF HAMILTON

STATE OF OHIO No.

IDENTIFICATION NUMBER
3FAKP113XWR

ORIGINAL

BODY TYPE
2D

YEAR
1998

MAKE
FORD

MODEL
ZXS

ODOMETER
29

ODOMETER STATUS
ACTUAL

COMMENTS

PRICE
15,170.00

TAX
910.20

DATE ISSUED
04/17/98 3197

13017769

EVIDENCE
MCO

9821

OWNER

CINCINNATI, OH 45212

PREVIOUS OWNER

BEECHMONT FORD INC ND000882

600 OHIO PIKE, CINCINNATI, OH

FIRST LIENHOLDER DATE OF LIEN: 04/17/98

FORD MOTOR CREDIT COMPANY

8805 GOVERNORS HILL #230

CINCINNATI, OH 45249

LIEN CANCELLED
MAY 15 2003
FRANKLIN COUNTY CLERK OF COURTS

LIEN DISCHARGE

LIENHOLDER FORD MOTOR CREDIT COMPANY

by: *[Signature]* 5/8/98

by: _____ date _____

CLERK OF COURTS LIEN CANCELLATION

CLERK OF COURTS LIEN CANCELLATION

by: _____ date _____

by: _____ date _____

WITNESS MY HAND AND OFFICIAL SEAL THIS 17th DAY OF APRIL, 1998

7.029522779

(SEAL)

[Signature: James C. Cissell]



* 7 0 2 9 5 2 2 7 7 9 *

JAMES C. CISSELL
CLERK OF COURTS

TS34

SAMPLE
CAR
TITLE

VOID IF ALTERED

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS.