



Knight|Barry Title, Inc.
400 Wisconsin Ave
Racine, WI, 53403
Tel: (262) 633-2479
Fax: (262) 633-4928
www.knightbarry.com

Prepared for:
WisDOT-NE
Sheila Laing
944 Vanderperren Way
Green Bay, WI 54304

ENDORSEMENT

KBT File No. 778390

Project No. 4075-33-00

Dated: July 27, 2015

New Effective Date: June 11, 2015

Title Vested: Joshua R. Romine

Taxes: Taxes for the year 2013 in the amount of \$2,111.51 and all prior years are paid.

Property Address: 1506 Green Bay Road, Outagamie, Wisconsin

Tax Key No.: 322065000

New Items recorded since September 13, 2013

1. The mortgage described as Document No. 1645020, has been Satisfied by Satisfaction of Mortgage, recorded March 17, 2014, as Document No. 2010762.
2. Warranty Deed recorded September 22, 2014, as Document No. 2025527.
3. Mortgage from Joshua R. Romine, a single person to Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Lender American Mortgage & Equity Consultants, Inc., a Corporation, and its successors and assigns in the amount of \$109,971.00 dated September 12, 2014 and recorded September 22, 2014, as Document No. 2025528..

Copies of Document Nos. 2010762, 2025527 and 2025528 are attached.

Sue L. Robertson

Final Policy/Dot Dept.

Knight|Barry Title, Inc.

400 Wisconsin Avenue, Racine WI 53403

Phone: (262) 633-2479 Ext. 1520 | Fax: (262) 633-4928

smadison@knightbarry.com | www.knightbarry.com

Parcel #: **PAY 1ST INSTALLMENT - \$ 1,006.51**
322 065000

Bill #: **PAY FULL PAYMENT - \$ 2,111.51**
41125

BY JANUARY 31, 2015
SEND THIS STUB AND MAKE CHECK PAYABLE TO:
CITY OF KAUKAUNA
SUE DUDA TREASURER
201 W 2ND ST BOX 890
KAUKAUNA WI 54130

If receipt is needed send a self addressed stamped envelope.

Parcel #: **PAY 2ND INSTALLMENT - \$ 1,105.00**
322 065000

Bill #: 41125

DUE BY JULY 31, 2015
REMEMBER TO PAY TIMELY
TO AVOID INTEREST PENALTY

SEND THIS STUB AND MAKE CHECK PAYABLE TO:
OUTAGAMIE COUNTY TREASURER
410 S. WALNUT ST.
APPLETON, WI 54911

If receipt is needed send a self addressed stamped envelope.

Parcel #: 322 065000 1,006.51

Bill #: 41125
CITY OF KAUKAUNA
TAX OFFICE HOURS 8:00AM-4:30PM M-F CITY
HALL CLOSED DEC 24&25, 2014 & JAN 1 2015
DOG LICENSES-SPAYED/NEUTERED W/MICROCHIP
\$5 WITHOUT \$15; UNSPAYED/UNNEUTERED
W/MICROCHIP \$10 WITHOUT \$20 LATE FEE-\$5
DROP BOX BY POLICE DEPT. ENTRANCE
ALTERNATE PAYMENT SITE -
UNISON CREDIT UNION - NORTH & SOUTH

Parcel #: 322 065000 1,105.00

Bill #: 41125

MAKE PAYMENTS BY E-CHECK or CREDIT CARD
www.outagamie.org or 1-877-788-5160
fee charged

HOMEOWNERS CHECK FOR LOTTERY & GAMING
CREDIT DEDUCTION-PRIMARY RESIDENCE ONLY

CITY OF KAUKAUNA
SUE DUDA TREASURER
201 W 2ND ST BOX 890
KAUKAUNA WI 54130

STATE OF WISCONSIN - OUTAGAMIE COUNTY TREASURER
REAL ESTATE TAX BILL FOR 2014

BILL NO. 41125

Correspondence should refer to parcel number.

PARCEL #: 322 065000

Assessed Value Land	Ass'd Value Improve	Tot Assessed Value	Ave. Assmt. Ratio	Est. Fair Mkt. Land	Est. Fair Mkt. Improve	Tot Est. Fair Mkt.	
14,000	88,200	102,200	1.0428	13,425	84,560	98,005	<input type="checkbox"/> A star in this box means unpaid prior year taxes
		2013	2014	2013	2014		
		Est. State Aids	Est. State Aids	Net Tax	Net Tax	% Tax Change	NET PROPERTY TAX \$ 2,111.51
		Allocated Tax Dist.	Allocated Tax Dist.	16.23	16.74	3.1%	
TAXING JURISDICTION							
STATE							
COUNTY		376,809	386,609	460.40	477.88	3.8%	
CITY		3,329,527	3,269,593	872.95	904.12	3.6%	
KAUKAUNA SCHOOL		12,850,107	13,604,215	749.75	761.64	1.6%	
FOX VALLEY TECH		318,311	278,635	188.73	110.83	-41.3%	
Totals		16,874,754	17,539,052	2,288.06	2,271.21	-.7%	
First Dollar Credit				59.43	59.32	-.2%	
Lottery & Gaming Credit				101.21	100.38	-.8%	
Net Property Tax				2,127.42	2,111.51	-.7%	
School taxes reduced by school levy tax credit \$		138.25					
Important: Be sure this description covers your property. This description is for property tax bill only and may not be a full legal description.				Net Assessed Value Rate (Does NOT include Credits)		Warning: If not paid by due dates, Installments option is lost and total tax is delinquent subject to interest (see reverse).	
				.02222320			

JOSHUA R ROMINE
1506 GREEN BAY RD
KAUKAUNA WI 54130

Important: Be sure this description covers your property. This description is for property tax bill only and may not be a full legal description.
JAS BLACKS SUBD OF PC33 BETW
GREEN BAY RD & PLANK RD LOT 6
BLK 1

Property Address 1506 GREEN BAY RD
SEE REVERSE SIDE FOR IMPORTANT INFORMATION
RETAIN THIS PORTION AS YOUR COPY

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID

FROM
CITY OF KAUKAUNA
SUE DUDA TREASURER
201 W 2ND ST BOX 890
KAUKAUNA WI 54130

ADDRESS SERVICE REQUESTED

IMPORTANT REMINDER
FIRST INSTALLMENT OR PAYMENT IN FULL
MUST BE MADE BY JANUARY 31 ST

Tax Statement

322 065000

JOSHUA R ROMINE
1506 GREEN BAY RD
KAUKAUNA WI 54130



2014 Property Record | Outagamie County, WI

Assessed values not finalized until after Board of Review
Property information is valid as of 06/18/15

Tax Bill
(requires Adobe Reader)

OWNER

ROMINE, JOSHUA R
1506 GREEN BAY RD

KAUKAUNA, WI 541300000

PROPERTY INFORMATION

Parcel ID: 322065000
Document #: 002025527
Tax Districts:
KAUKAUNA SCHOOL
FOX VALLEY TECH
HEART OF VALLEY

TAX INFORMATION

Installment	Amount
First:	1,006.51
Second:	1,105.00
Third:	.00
Fourth:	.00

2014 CITY OF APPLETON PARCELS: If today is before July 31st
make payment to the City of Appleton Finance Department, all other
parcels are payable to the Outagamie County Treasurer.

Base Tax:	2,211.89
Special Assessment:	.00
Lottery Credit:	100.38
Net Tax Due:	2,111.51
Amount Paid:	2,111.51
(View payment history info below)	
Current Balance Due:	.00
Interest:	.00
Total Due:	.00

CO-OWNER(S)

PROPERTY DESCRIPTION

JAS BLACKS SUBD OF PC33 BETW GREEN BAY RD & PLANK RD
LOT 6 BLK 1

Municipality: CITY OF KAUKAUNA
Property Address: 1506 GREEN BAY RD

LAND VALUATION

Code	Acres	Land	Impr.	Total
G1	.170	14,000	88,200	102,200
	.170	14,000	88,200	102,200
Total Acres:				.170
Assessment Ratio:				1.0428
Fair Market Value:				98,005

SPECIAL ASSESSMENT DETAIL

Code	Description	Amount
		.00

PAYMENT HISTORY

Date	Receipt #	Amount	Interest	Total
12/30/14	2726	2,111.51	.00	2,111.51

When Recorded Return To:
ReconTrust Company, N.A.
2575 W. Chandler Blvd.
Mail Stop: AZ1-804-02-11
Chandler AZ 85224

Document #: 2010762
Date: 03-17-2014 Time: 08:24 AM Pages: 1
Fee: \$30.00 County: OUTAGAMIE - REGISTER

**SARAH R VAN CAMP
REGISTER OF DEEDS**

***The above recording information verifies
this document has been electronically
recorded and returned to the submitter***

SATISFACTION OF MORTGAGE

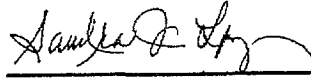
KNOW ALL MEN BY THESE PRESENTS: Countrywide Home Loans, Inc., the mortgagee ("Mortgagee") of a certain mortgage deed ("Mortgage") executed by PAUL W STOFFEL to M&I MARSHALL & ILSLEY BANK bearing date 12/20/2004, recorded on 12/28/2004 in Official Records Book N/A, Page N/A, Document # 1645020, in the office of the Register of Deeds Court of Outagamie County, State of Wisconsin, upon the property situated in said State and County described as follows, to-wit: LOT SIX (6), BLOCK ONE (1), J.M. BLACK'S SUBDIVISION OF A PART OF PRIVATE CLAIM 33, LYING BETWEEN GREEN BAY ROAD AND PLANK ROAD IN THE SECOND WARD, CITY OF KAUKAUNA, OUTAGAMIE COUNTY, WISCONSIN. THIS IS A HOMESTEAD PROPERTY.

PAUL W STOFFEL
1506 Green Bay Rd
Kaukauna, WI 54130

acknowledges that the debt secured by the Mortgage has been paid and satisfied and hereby directs the Clerk of the said Circuit Court to cancel the same of record.

IN WITNESS WHEREOF the said undersigned has caused these presents to be executed in its name, by its proper officers thereunto duly authorized, on 03/14/2014.

Countrywide Home Loans, Inc.

By 

Sandra J Lopez, Assistant Vice President

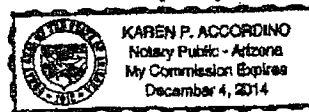
Signed and delivered in the presence of:
STATE OF ARIZONA, COUNTY OF Maricopa

On 03/14/2014, before me, Karen P. Accordino, Notary Public, personally appeared Sandra J Lopez, Assistant Vice President of Countrywide Home Loans, Inc., whose identity was proven to me on the basis of satisfactory evidence to be the person who he or she claims to be and whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal the day and year last written.



Karen P. Accordino, Notary Public



Document Prepared By:
Srinivasan R
ReconTrust Company, N.A.
2575 W. Chandler Blvd.
Mail Stop: AZ1-804-02-11
Chandler AZ 85224
(800) 540-2684
DOCID_9517911620595229

2025527

Recorded

September 22, 2014 1:18 PM

OUTAGAMIE COUNTY
SARAH R VAN CAMP
REGISTER OF DEEDSFee Amount: \$30.00
Transfer Fee: \$336.00
Total Pages: 1

Document Number

Document Name

THIS DEED, made between Paul W. Stoffel, a single person("Grantor," whether one or more), and Joshua R. Romine, a single person

("Grantee," whether one or more).
Grantor for a valuable consideration, conveys and warrants to Grantee the following described real estate, together with the rents, profits, fixtures and other appurtenant interests, in Outagamie _____ County, State of Wisconsin ("Property") (if more space is needed, please attach addendum):
Lot Six (6), Block One (1), J.M. BLACK'S SUBDIVISION OF A PART OF PRIVATE CLAIM 33, lying between Green Bay Road and Plank Road in the Second Ward, City of Kaukauna, Outagamie County, Wisconsin.

Recording Area

 Name and Return Address
Joshua R. Romine
1506 Green Bay Road
Kaukauna, WI 54130

322065000

Parcel Identification Number (PIN)

 This is homestead property.
 (is) (is not)

Exceptions to warranties:

Except for easements, restrictions and covenants of record.

Dated September 12, 2014

(SEAL)



(SEAL)

*Paul W. Stoffel

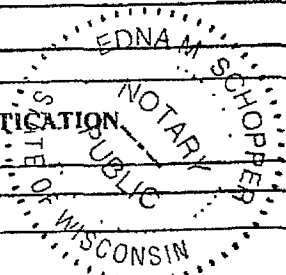
(SEAL)

(SEAL)

Signature(s)

authenticated on

AUTHENTICATION



TITLE: MEMBER STATE BAR OF WISCONSIN

(If not, _____
authorized by Wis. Stat. § 706.06)

THIS INSTRUMENT DRAFTED BY:

 Atty Michael C. Menghini; Herrling Clark Law Firm Ltd
 800 N. Lynddale Dr., Appleton, WI 54914

ACKNOWLEDGMENT

STATE OF Wisconsin)

) ss.

Outagamie COUNTY)
 Personally came before me on September 12, 2014
 the above-named Paul W. Stoffel

 to me known to be the person(s) who executed the foregoing
 instrument and acknowledged the same


* Edna M. Schaffer
Notary Public, State of WisconsinMy commission (is permanent) (expires: 12-21-2014)

(Signatures may be authenticated or acknowledged. Both are not necessary.)

NOTE: THIS IS A STANDARD FORM. ANY MODIFICATION TO THIS FORM SHOULD BE CLEARLY IDENTIFIED.

WARRANTY DEED

©2003 STATE BAR OF WISCONSIN

FORM NO. 2-2003

*Type name below signatures.

INFO-PRO™ Legal Forms • (800)655-2021 • info@proforms.com

2025528

Recorded

September 22, 2014 1:18 PM

State of Wisconsin

MORTGAGE

DOCUMENT NUMBER: 14026978
When recorded, return to:
American Mortgage & Equity Consultants, Inc.
ATTN: Final Document Department
7760 France Avenue South, Suite 1010
Bloomington, MN 55435

OUTAGAMIE COUNTY
SARAH R VAN CAMP
REGISTER OF DEEDS

Fee Amount: \$30.00
Total Pages: 5

PARCEL IDENTIFIER NUMBER: 322065000

Title Order No.: 2565943
Escrow No.: 2565943
LOAN #: 14026978

[Space Above This Line For Recording Data]

FHA Case No.
581-4909480-703-203B

MIN: 1008671-0000020876-7
MERS PHONE #: 1-888-679-6377

THIS MORTGAGE ("Security Instrument") is given on September 12, 2014.
JOSHUA R ROMINE, SINGLE PERSON

The Mortgagor is

"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 beneficiary 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, Michigan 48501-2026, tel. (888) 679-MERS.
American Mortgage & Equity Consultants, Inc., a Corporation

("Lender") is organized and

existing under the laws of Minnesota,
and has an address of 2705 Bunker Lake Blvd NW, Suite 203, Andover, MN 55304.

Borrower owes Lender the principal sum of **ONE HUNDRED NINE THOUSAND NINE HUNDRED SEVENTY ONE AND NO/100** Dollars (U.S. \$109,971.00).
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **October 1, 2044**.
This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to 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 property located in Outagamie County, Wisconsin:
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
PIN# 322065000



which has the address of 1506 Green Bay Rd, Kaukauna,

[Street, City],

Wisconsin 54130

("Property Address");

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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

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

Borrower and Lender covenant and agree as follows.

UNIFORM COVENANTS.

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payment of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 1024, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. **Application of Payments.** All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium.

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.

4. **Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.



LOAN #: 14028978

5. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) 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 requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. **Charges to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. **Fees.** Lender may collect fees and charges authorized by the Secretary.

9. **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 failing 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) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including Section 341(d) of the Garn-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:

- (i) 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
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** 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 subsequent 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.** Borrower 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 secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date 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.

10. **Reinstatement.** Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in



effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if, (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's 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 or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any 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.

14. 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.

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

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

17. 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 for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment 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's 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 paragraph 17.

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.

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give notice of sale in the manner prescribed by applicable law to Borrower and to the other persons prescribed by applicable law. Lender shall publish the notice of sale, and the Property shall be sold in the manner prescribed by applicable law. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the clerk of the circuit court of the county in which the sale is held.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single



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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 Lender under this Paragraph 18 or applicable law.

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

20. Accelerated Redemption Periods. If the Property is a one- to four-family residence that is owner-occupied at the commencement of a foreclosure, a farm, a church or owned by a tax exempt charitable organization, Borrower agrees to the provisions of Section 846.101 of the Wisconsin Statutes, and as the same may be amended or renumbered from time to time, permitting Lender, upon waiving the right to judgment for deficiency, to hold the foreclosure sale of real estate of 20 acres or less six months after a foreclosure judgment is entered. If the Property is other than a one- to four-family residence that is owner-occupied at the commencement of a foreclosure, a farm, a church, or a tax-exempt charitable organization, Borrower agrees to the provisions of Section 846.103 of the Wisconsin Statutes, and as the same may be amended or renumbered from time to time, permitting Lender, upon waiving the right to judgment for deficiency, to hold the foreclosure sale of real estate three months after a foreclosure judgment is entered.

21. Attorneys' Fees. If this Security Instrument is subject to Chapter 428 of the Wisconsin Statutes, "reasonable attorneys' fees" shall mean only those attorneys' fees allowed by that Chapter.

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

[Check applicable box(es)]

☐ Condominium Rider

☐ Graduated Payment Rider

☐ Growing Equity Rider

☐ Other(s) (specify)

☐ Planned Unit Development Rider

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

JOSHUA R ROMINE
JOSHUA R ROMINE

9-12-14 (Seal)
DATE

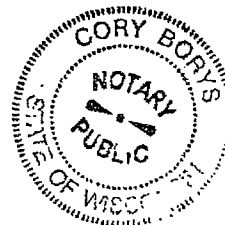
State of Wisconsin
County of Brown

This instrument was acknowledged before me on SEPTEMBER 12, 2014 (date) by JOSHUA R ROMINE (name(s) of person(s)).

Cory Borys
(Signature of Notarial Officer)
Cory Borys

Title and Rank: Notary Public
My Commission Expires: 3/5/17

Lender: American Mortgage & Equity Consultants, Inc.
NMLS ID: 150953
Loan Originator: Benjamin Witt
NMLS ID: 808736



THIS INSTRUMENT WAS DRAFTED BY:
GINA WINTERS
AMERICAN MORTGAGE & EQUITY CONSULTANTS, INC.
2705 BUNKER LANE BLVD NW, SUITE 203
ANDOVER, MN 55304
763-753-0957



Exhibit A

2565943

LEGAL DESCRIPTION

Real property in the City of Kaukauna, County of Outagamie, State of Wisconsin, and is described as follows:

Lot Six (6), Block One (1), J.M. BLACK'S SUBDIVISION OF A PART OF PRIVATE CLAIM 33, lying between Green Bay Road and Plank Road in the Second Ward, City of Kaukauna, Outagamie County, Wisconsin.

APN/Tax Key No.:322065000