

Knight | Barry
TITLE GROUP

Integrity. Experience. Innovation.

Knight Barry Title, Inc.
400 Wisconsin Ave
Racine, WI 53403
262-633-2479
Fax:262-633-4928

Refer Inquiries to: Mary K. Payne (mary@knightbarry.com)

Completed on:1/2/20 3:45 pm

Last Revised on:1/2/20 3:45 pm

Printed on:1/2/20 3:45 pm

Applicant InformationMigdalia Dominguez
WI Dept of Transportation
141 NW Barstow St
Waukesha, WI 53188

Sales Representative:Craig Haskins

Property Information

(Note: values below are from the tax roll)

Effective Date: 12/04/2019 at 8:00 am

Owner(s) of record:Paul J. Bishop

Property address:5707 16th Street, Mt Pleasant, WI 53406 (Note: Please see included tax bill for mailing address.)

Legal description: Part of the South ½ of Section 13, Township 3 North, Range 22 East, bounded as follows: Begin at a point on the South line of said Section 322.52 feet East of the center line of the Green Bay Road; run thence North 182.17 feet to a point 274.5 feet East of the center line of the Green Bay Road; run thence East 43 feet parallel to the South line of said Section; run thence South 182.17 feet to the South line of said Section; run thence West along the South line of said Section 43 feet to the point of beginning. EXCEPTING a 17.5 foot right-of-way across the North side to be used for road purposes. Said land being in the Village of Mt. Pleasant, County of Racine and State of Wisconsin.

Tax Key No: 151-03-22-13-205-000

Mortgages / Leases / Land Contracts / UCC

Mortgage from Paul J. Bishop, unmarried to Educators Credit Union in the amount of \$63,000.00 dated January 11, 2019 and recorded January 14, 2019 as Document No. 2511913.

Mortgage from Paul J. Bishop, a single man to Educators Credit Union in the amount of \$4,900.00 dated January 11, 2019 and recorded January 14, 2019 as Document No. 2511914.

Easements / Restrictions & Other Encumbrances

Public or private rights, if any, in such portion of the Land as may be presently used, laid out, or dedicated in any manner whatsoever, for street, highway and/or alley purposes.

Resolution 3-98 Dissolving the Mt Pleasant Storm Drainage District and other matters contained in the instrument recorded April 27, 2009 as Document No. 2210698.

Judgments / Liens

None

General Taxes

This report does not include a search for General Taxes for the year shown in the Effective Date and subsequent years, which are not yet due or payable. This report also does not include a search for special assessments, special taxes or special charges including sewer, water and other municipal charges.



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Completed on:1/2/20 3:45 pm

Last Revised on:1/2/20 3:45 pm

Printed on:1/2/20 3:45 pm

Taxes for the Year 2018 in the amount of \$1,454.48, and all prior years are paid.

Storm, sewer, drainage, water utility and/or sanitary district assessments, if any.

Other Matters

None

Footnotes

This report is intended for the purposes of causing the Property to become a public right of way for road purposes. Consult the Company before using for any other purposes.

Copies of All Deeds, and Documents listed on report are attached.

In accordance with applicant's request, we have made a search of the records in the various public offices of Racine County. This report is for informational purposes only. The liability of the Knight Barry Title Group (Knight Barry Title, Inc., Knight Barry Title Advantage LLC, Knight Barry Title Services LLC, Knight Barry Title United LLC, and Knight Barry Title Solutions Inc.) (the "Company") to the applicant in issuing this report is: (i) for reasonable care in searching in accordance with the applicant's request and, (ii) is limited to a maximum amount of \$1,000.00. This report is not an abstract of title, a title opinion, a title insurance policy or a commitment to issue a policy of title insurance and should not be relied upon in place of such. It is not the intention, express or implied, of the Company to provide any type of guaranty, warranty, or indemnity to any party with respect to the accuracy of the information contained in the report. In order to obtain information from the Company that will carry the full liability of a title insurance commitment/policy, the Company may issue, if requested, a commitment of title insurance and will charge a fee in compliance with rates filed with the office of the Wisconsin Commissioner of Insurance. Section headings within the report are for convenience only and do not modify the scope of the search.

Further, in accordance with the applicant's request, our search does not include a search through the Wisconsin Office of the Commissioner of Railroads for conveyances and mortgages affecting any portion of the Land which either is or was railroad property (Per Section 190.11, Wis. Stats., all conveyances and mortgages affecting railroad property must be filed with the Wisconsin Office of the Commissioner of Railroads and such record has the same effect as though made in the Office of the Register of Deeds of the County where the land is situated).



94

1079405

2018 Property Record | Racine County, WI

Assessed values not finalized until after Board of Review
Property information is valid as of 11/12/2019 2:41:29 PM

Owner Address

BISHOP, PAUL H
5707 16TH STREET
MT PLEASANT, WI 53406

Owner

DENNIS F BISHOP
PEGGY S KAPRELIAN
PAUL H BISHOP
CONNIE F TEKUS
HELEN M REISER
JUDY A SANCHEZ
PAUL H BISHOP JR
BETTY L THIBEAU
ESTHER BISHOP

Property Information

Parcel ID: 151-032213205000
Document # 2511912
Tax Districts:
UNIFIED SCHOOL DISTRICT

Property Description

For a complete legal description, see recorded document.

WILKIE ADD UNREC LOT 6 - S182.17'OF W43'OF
E3224.83'IN S1/2

Municipality: 151-VILLAGE OF MT PLEASANT
Property Address: 5707 16TH ST

Tax Information

[Print Tax Bill](#)

<u>Installment</u>	<u>Amount</u>
<u>First:</u>	670.48
<u>Second:</u>	784.00
<u>Third:</u>	0.00
<u>Total Tax Due:</u>	1,454.48
<u>Base Tax:</u>	1,639.45
<u>Special Assessment:</u>	55.00
<u>Lottery Credit:</u>	169.98
<u>First Dollar Credit:</u>	69.99
<u>Amount Paid:</u> (View payment history info below)	1,454.48
<u>Current Balance Due:</u>	0.00
<u>Interest:</u>	0.00
<u>Total Due:</u>	0.00

Land Valuation

<u>Code</u>	<u>Acres</u>	<u>Land</u>	<u>Impr.</u>	<u>Total</u>
1	0.16	\$25,200	\$56,700	\$81,900
	0.16	\$25,200	\$56,700	\$81,900
<u>Assessment Ratio:</u>				0.9856968380
<u>Fair Market Value:</u>				83100.00

Special Assessment Detail

<u>Code</u>	<u>Description</u>	<u>Amount</u>
24	24 - STORM WATER UTILITY FEE	55.00
		55.00

*No data found for Delinquent Tax Summary in 2018

2018 Property Record | Racine County, WI

*Assessed values not finalized until after Board of Review
Property information is valid as of 11/12/2019 2:41:29 PM*

Payment History					
<u>Date</u>	<u>Receipt</u>	<u>Amount</u>	<u>Interest</u>	<u>Penalty</u>	<u>Total</u>
1/4/2019	150424	1454.48	0.00	0.00	1454.48

**No data found for Delinquent Tax Summary in 2018*



Racine County

Owner (s):

BISHOP, PAUL J

Location:

Section, Sect. 13, T3N, R22E

Mailing Address:

PAUL J BISHOP
5707 16TH STREET
MT PLEASANT, WI 53406

School District:

4620 - UNIFIED SCHOOL DISTRICT

Request Mailing Address Change

Tax Parcel ID Number:

Tax District:

Status:

151-03-22-13-205-000 151-VILLAGE OF MT PLEASANT Active

Alternate Tax Parcel Number: Acres:

0

Description - Comments (Please see Documents tab below for related documents. For a complete legal description, see recorded document.):

WILKIE ADD UNREC LOT 6 - S182.17'OF W43'OF E3224.83'IN S1/2

Site Address (es): (Site address may not be verified and could be incorrect. DO NOT use the site address in lieu of legal description.)

5707 16TH ST RACINE, WI 53406

1 Lottery credit claimed effective 1/1/2014

Tax History

* Click on a Tax Year for detailed payment information.

Tax Year*	Tax Bill	Taxes Paid	Taxes Due	Interest	Penalty	Total Payoff
2018	\$1,454.48	\$1,454.48	\$0.00	\$0.00	\$0.00	\$0.00
2017	\$1,464.36	\$1,464.36	\$0.00	\$0.00	\$0.00	\$0.00
2016	\$1,408.78	\$1,408.78	\$0.00	\$0.00	\$0.00	\$0.00
2015	\$1,421.86	\$1,421.86	\$0.00	\$0.00	\$0.00	\$0.00
2014	\$1,347.73	\$1,347.73	\$0.00	\$0.00	\$0.00	\$0.00
2013	\$1,410.29	\$1,410.29	\$0.00	\$0.00	\$0.00	\$0.00
2012	\$1,489.85	\$1,489.85	\$0.00	\$0.00	\$0.00	\$0.00
2011	\$1,703.10	\$1,703.10	\$0.00	\$0.00	\$0.00	\$0.00
2010	\$1,800.19	\$1,800.19	\$0.00	\$0.00	\$0.00	\$0.00
2009	\$1,757.79	\$1,757.79	\$0.00	\$0.00	\$0.00	\$0.00
2008	\$1,677.10	\$1,677.10	\$0.00	\$0.00	\$0.00	\$0.00
Total						\$0.00

Interest and penalty on delinquent taxes are calculated to **November 30, 2019.**

State Bar of Wisconsin Form 1-2003
WARRANTY DEED

Document Number

Document Name

44
TYSON FETTES
RACINE COUNTY
REGISTER OF DEEDS
Fee Amount: \$30.00
Transfer Fee: \$210.00
Pages: 4

THIS DEED, made between Paul H. Bishop, Jr., Dennis F. Bishop, Betty L. Thibeau, Connie F. Tekus, Peggy S. Kaprellan, Judy Sanchez and Helen M. Reiser, as joint tenants ("Grantor," whether one or more), and Paul J. Bishop

("Grantee," whether one or more).

Grantor, for a valuable consideration, conveys to Grantee the following described real estate, together with the rents, profits, fixtures and other appurtenant interests, in Racine County, State of Wisconsin ("Property") (if more space is needed, please attach addendum):

See attached legal description.

Recording Area

Name and Return Address

Bishop
5707 16th Street
Mt Pleasant, WI 53406

151-03-22-13-205-000

Parcel Identification Number (PIN)

This deed is being signed in counterpart.

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

Grantor warrants that the title to the Property is good, indefeasible in fee simple and free and clear of encumbrances except: municipal and zoning ordinances and agreements entered under them, recorded easements for the distribution of utility and municipal services, recorded building and use restrictions and covenants, and general taxes levied in the year of closing.

Together with all appurtenant rights, title and interests.

Dated 1-7-2019

Paul H. Bishop, Jr. (SEAL)
*Paul H. Bishop, Jr.

Dennis F. Bishop (SEAL)
*Dennis F. Bishop

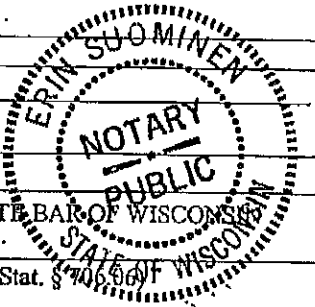
Betty L. Thibeau (SEAL)
* Betty L. Thibeau

Connie F. Tekus (SEAL)
* Connie F. Tekus

AUTHENTICATION

Signature(s) _____
authenticated on _____

* _____
TITLE: MEMBER STATE BAR OF WISCONSIN
(If not, _____
authorized by Wis. Stat. § 706.06)



ACKNOWLEDGMENT

STATE OF Wisconsin)
Racine) ss. COUNTY)

Personally came before me on January 7, 2019,
the above-named Paul H. Bishop, Jr. and Dennis F. Bishop and Betty L. Thibeau and Connie F. Tekus
to me known to be the person(s) who executed the foregoing instrument and acknowledged the same.

Erin Suominen
* Erin Suominen
Notary Public, State of Wisconsin
My Commission (is permanent) (expires: 5-17-2022)

THIS INSTRUMENT DRAFTED BY:

Landmark Title of Racine, Inc. on behalf of Paul H. Bishop, Jr.

(Signatures may be authenticated or acknowledged. Both are not necessary.)
NOTE: THIS IS A STANDARD FORM. ANY MODIFICATIONS TO THIS FORM SHOULD BE CLEARLY IDENTIFIED.

WARRANTY DEED

* Type name below signatures.

© 2003 STATE BAR OF WISCONSIN

FORM FURNISHED BY: LANDMARK TITLE OF RACINE, INC.

FORM NO. 1-2003
LMT-66016Z

State Bar of Wisconsin Form 1-2003
WARRANTY DEED

Document Number

Document Name

THIS DEED, made between Paul H. Bishop, Jr., Dennis F. Bishop, Betty L. Thibeau, Connie F. Tekus, Peggy S. Kaprelian, Judy Sanchez and Helen M. Reiser, as joint tenants ("Grantor," whether one or more), and Paul J. Bishop ("Grantee," whether one or more).

Grantor, for a valuable consideration, conveys to Grantee the following described real estate, together with the rents, profits, fixtures and other appurtenant interests, in Racine County, State of Wisconsin ("Property") (if more space is needed, please attach addendum):

See attached legal description.

Recording Area

Name and Return Address

Bishop
5707 16th Street
Mt Pleasant, WI 53406

151-03-22-13-205-000

Parcel Identification Number (PIN)

This deed is being signed in counterpart.

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

Grantor warrants that the title to the Property is good, indefeasible in fee simple and free and clear of encumbrances except; municipal and zoning ordinances and agreements entered under them, recorded easements for the distribution of utility and municipal services, recorded building and use restrictions and covenants, and general taxes levied in the year of closing.

Together with all appurtenant rights, title and interests.

Dated January 4, 2019

Peggy S. Kaprelian

*Peggy S. Kaprelian

(SEAL)

Judy Sanchez

*Judy Sanchez

(SEAL)

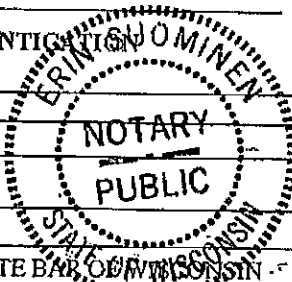
(SEAL)

(SEAL)

AUTHENTICATION

Signature(s)

authenticated on



TITLE: MEMBER STATE BAR OF WISCONSIN
(If not, authorized by Wis. Stat. § 706.06)

THIS INSTRUMENT DRAFTED BY:

Landmark Title of Racine, Inc. on behalf of Paul H. Bishop, Jr.

ACKNOWLEDGMENT

STATE OF Wisconsin

Racine

COUNTY

ss.

Personally came before me on January 4, 2019, the above-named Peggy S. Kaprelian and Judy Sanchez

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

Erin Sumner
*Erin Sumner

Notary Public, State of Wisconsin

My Commission (is permanent) (expires: 5-17-2022)

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

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

WARRANTY DEED

* Type name below signatures.

© 2003 STATE BAR OF WISCONSIN

FORM FURNISHED BY: LANDMARK TITLE OF RACINE, INC.

FORM NO. 1-2003

LMT-66016Z

State Bar of Wisconsin Form I-2003
WARRANTY DEED

Document Number

Document Name

THIS DEED, made between Paul H. Bishop, Jr., Dennis F. Bishop, Betty L. Thibault, Connie F. Tekus, Peggy S. Kaprelian, Judy Sanchez and Helen M. Reiser, as joint tenants _____ ("Grantor," whether one or more), and Paul J. Bishop _____

_____, ("Grantee," whether one or more).

Grantor, for a valuable consideration, conveys to Grantee the following described real estate, together with the rents, profits, fixtures and other appurtenant interests, in Racine County, State of Wisconsin ("Property") (if more space is needed, please attach addendum):

See attached legal description.

Recording Area

Name and Return Address

Bishop
5707 16th Street
Mt Pleasant, WI 53406

151-03-22-13-205-000

Parcel Identification Number (PIN)

This deed is being signed in counterpart.

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

Grantor warrants that the title to the Property is good, indefeasible in fee simple and free and clear of encumbrances except: municipal and zoning ordinances and agreements entered under them, recorded easements for the distribution of utility and municipal services, recorded building and use restrictions and covenants, and general taxes levied in the year of closing.

Together with all appurtenant rights, title and interests.

Dated: December 9, 2018.



HUY A. NGUYEN
Notary Public
STATE OF TEXAS
My Comm. Exp. 08-19-21
Notary ID # 12800731-5

Helen M. Reiser
Helen M. Reiser

(SEAL)

(SEAL)

(SEAL)

AUTHENTICATION

Signature(s) _____

authenticated on _____

ACKNOWLEDGMENT

STATE OF Texas

Tarrant

COUNTY

)
) ss.
)

TITLE: MEMBER STATE BAR OF WISCONSIN
(If not, _____
authorized by Wis. Stat. § 706.06)

Personally came before me on December 9, 2018
the above-named Helen M. Reiser

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

THIS INSTRUMENT DRAFTED BY:

Landmark Title of Racine, Inc. on behalf of Paul H. Bishop, Jr.

Huy A. Nguyen
Notary Public, State of Texas
My Commission (is) permanent (expires: 8-19-21)

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

WARRANTY DEED

*Type name below signatures.

© 2003 STATE BAR OF WISCONSIN

FORM FURNISHED BY: LANDMARK TITLE OF RACINE, INC. FORM NO. I-2003 LMT-66016Z

That part of the South 1/2 of Section 13, Township 3 North, Range 22 East, bounded as follows: Begin at a point on the South line of said Section 322.52 feet East of the center line of the Green Bay Road; run thence North 182.17 feet to a point 274.5 feet East of the center line of the Green Bay Road; run thence East 43 feet parallel to the South line of said Section; run thence South 182.17 feet to the South line of said Section; run thence West along the South line of said Section 43 feet to the point of beginning, EXCEPTING a 17.5 feet Right-of-Way across the North side to be used for highway purposes. Said land being in the Village of Mt. Pleasant, County of Racine and State of Wisconsin.

The following is for informational purposes only:

Address: 5707 16th Street

Tax Key No. 151-03-22-13-205-000

TERMINATION OF DECEDENT'S INTEREST

Document # 2511911
RACINE COUNTY REGISTER OF DEEDS
January 14, 2019 03:13 PM

[Handwritten signature]

TYSON FETTES
RACINE COUNTY
REGISTER OF DEEDS
Fee Amount: \$30.00
Exempt Code: 11
Pages: 3

DECEDENT'S NAME Esther Bishop	DATE OF DEATH 05-02-2018
DECEDENT'S ADDRESS AT DATE OF DEATH 5707 16th Street	CITY STATE ZIP Mt Pleasant, WI 53406

THE INTEREST OF THE DECEDENT IN THE PROPERTY LEGALLY DESCRIBED HEREIN IS TERMINATED PURSUANT TO THE FOLLOWING WISCONSIN STATUTE AND TRANSFERRED AS PROVIDED BY STATUTES:

- ☒ 867.045 – real property in which the decedent was a joint tenant, had a vendor's or mortgagee's interest, or had a life estate.
- ☐ 867.046 - property of a decedent specified in a marital property agreement, survivorship marital property; a third party confirmation; or a nonprobate transfer on death as described in 705.10(1) or 705.15.

Recording Area

Name and Return Address:

Thibeau
340 Park Avenue
Burlington, WI 53105

30-3

DOCUMENT UNDER WHICH DECEDENT'S INTEREST IN THE PROPERTY IS NOW TERMINATED – Copy(ies) of which is/are attached:

Recorded Document No. 2238882 Volume _____ Page _____

- ☒ Deed ☐ Transfer on Death ☐ Land Contract ☐ Mortgage
☐ Other _____

Unrecorded Document:

- ☐ Marital Property Agreement ☐ Other _____

151-03-22-13-205-000

Parcel Identification Number:

SEND TAX STATEMENT TO:

Thibeau
340 Park Avenue
Burlington, WI 53105

DESCRIPTION OF THE PROPERTY TRANSFERRED (check all that apply):

- ☒ REAL PROPERTY - legal description as set forth in the attached/referenced and previously recorded document
- ☐ REAL PROPERTY - current legal description if different than the foregoing document
- ☐ NON-REAL PROPERTY – property identified in the attached document, inc. digital property, bank accounts and securities

Name(s) and address of owner(s) of the property immediately after the decedent's death; attach additional names & addresses if more than one owner.

Betty L. Thibeau
340 Park Avenue
Burlington, WI 53105

SEE ATTACHED FOR ADDITIONAL REMAINDERMEN

Interest of the signer of this document in the property:

- ☐ joint tenant ☒ remainder person if a life estate
- ☐ mortgagee ☐ land contract vendor
- ☐ decedent's spouse ☐ beneficiary of a marital property agreement
- ☐ beneficiary of a transfer under 705.10(1) or 705.15
- ☐ other: _____

DECLARATION: To the best of undersigned's knowledge and belief, the undersigned declares that this document is true, accurate, complete and in conformity with the provisions and limitations of the Wisconsin Statutes.

DATE: January 3, 2019

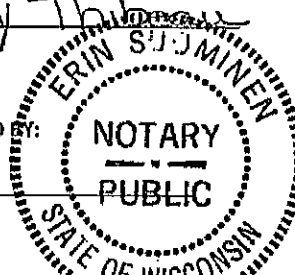
DECLARANT SIGNATURE

x Betty Thibeau

PRINT NAME: Betty Thibeau

THIS DOCUMENT WAS DRAFTED BY:

Betty L. Thibeau



ACKNOWLEDGMENT

STATE OF Wisconsin
COUNTY OF Racine

Signed and sworn to (or affirmed) before me on January 3, 2019
by Betty L. Thibeau

Erin Suominen
Print Name: Erin Suominen

Notary Public, State of Wisconsin

My Commission (is permanent) (expires 5-17-2022)

66016

ADDITIONAL REMAINDERMEN

Paul H Bishop, Jr.
1725 Twentyfirst Street
Racine, WI 53403

Dennis F Bishop
4816 Kinzie Avenue
Racine, WI 53406

Connie F Tekus
5000 Graceland Boulevard #134
Mt Pleasant, WI 53406

Peggy S Kaprellan
34016 Cattail Drive
Burlington, WI 53105

Judy Sanchez
2138 Carmel Avenue
Racine, WI 53405

Helen M Reiser
301 Chimney Rock Road
Everman, TX 76140

STATE BAR OF WISCONSIN Form 3
QUIT CLAIM DEED

Document Number

DOCUMENT # 2238882
RACINE COUNTY REGISTER OF DEEDS
January 07, 2010 11:45 AM

James A. Ladwig

JAMES A LADWIG
RACINE COUNTY
REGISTER OF DEEDS
Fee Amount: \$11.00
EXEMPT #8
Pages: 1



THIS DEED, made between Paul H. Bishop and Esther Bishop, a married couple ("Grantor," whether one or more), and Paul H. Bishop, Jr., Dennis F. Bishop, Betty L. Thibau, Connie F. Tekus, Peggy S. Kaprelian, Judy A. Sanchez, and Helen M. Reiser, as joint tenants ("Grantee," whether one or more).

Grantor quit claims to Grantee the following described real estate, together with the rents, profits, fixtures and other appurtenant interests, in Racine County, State of Wisconsin ("Property") (if more space is needed, please attach addendum):

The part of the South 1/2 of Section 13, Township 3 North, Range 22 East, bounded as follows: Begin at a point on the South line of said Section 322.52 feet East of the center line of the Green Bay Road; run thence North 182.17 feet to a point 274.5 feet East of the center line of the Green Bay Road; run thence East 43 feet parallel to the South line of said Section; run thence South 182.17 feet to the South line of said Section run thence West along the South line of said Section 43 feet to the point of beginning, excepting a 17.5 feet Right of Way across the North side to be used for highway purposes. Said land being in the ~~City~~ Village of Mt. Pleasant, County of Racine and State of Wisconsin.

This transfer is exempt pursuant to Wis. Stats. § 77.25 (8). To have and to hold the said real estate together with appurtenances thereto unto the said Grantees, the said Grantor reserving unto themselves a life estate in said real estate for the duration of their life. The said Grantors hereby agree to pay all real estate taxes and assessments on the above described lands and premise until their death. The Grantors may not assign or sell their interest without the permission of the Grantees.

Date: 12/19/2009

Paul H. Bishop
Paul H. Bishop - Signature

Esther Bishop
Esther Bishop - Signature

TITLE: MEMBER STATE BAR OF WISCONSIN
(If not, _____
authorized by ' 706.06, Wis. Stats.)

THIS INSTRUMENT WAS DRAFTED BY:
The Law Offices of JoAnn Gromowski
Attorney JoAnn Gromowski
State Bar 1027598

Recording Area

Name and Return Address

Attorney JoAnn Gromowski
P. O. Box 149
Mayville, Wisconsin 53050

151 032213205000

Parcel Identification Number (PIN)

This is homestead property.

ACKNOWLEDGMENT

STATE OF WISCONSIN)
RACINE COUNTY) ss.

Personally came before me this 19 day of December, 2009, the above named Paul H. Bishop and Esther Bishop, to me known to be the person who executed the foregoing instrument and acknowledge the same.

JoAnn Gromowski
Signature

Type or print name: JoAnn Gromowski

Notary Public, STATE OF WISCONSIN
My commission is permanent.

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

TERMINATION OF DECEDENT'S INTEREST

Document # 2511910
RACINE COUNTY REGISTER OF DEEDS
January 14, 2019 03:13 PM

DECEDENT'S NAME Paul H Bishop	DATE OF DEATH 06-29-2017
DECEDENT'S ADDRESS AT DATE OF DEATH 5707 16th Street	CITY STATE ZIP Mt Pleasant, WI 53406

TYSON FETTES
RACINE COUNTY
REGISTER OF DEEDS
Fee Amount: \$30.00
Exempt Code: 11
Pages: 2

THE INTEREST OF THE DECEDENT IN THE PROPERTY LEGALLY DESCRIBED HEREIN IS TERMINATED PURSUANT TO THE FOLLOWING WISCONSIN STATUTE AND TRANSFERRED AS PROVIDED BY STATUTES:

- ☒ 867.045 -- real property in which the decedent was a joint tenant, had a vendor's or mortgagee's interest, or had a life estate.
- ☐ 867.046 -- property of a decedent specified in a marital property agreement, survivorship marital property; a third party confirmation; or a nonprobate transfer on death as described in 705.10(1) or 705.15.

Recording Area

Name and Return Address:

Thibeau
340 Park Avenue
Burlington, WI 53105

DOCUMENT UNDER WHICH DECEDENT'S INTEREST IN THE PROPERTY IS NOW TERMINATED -- Copy(ies) of which is/are attached:

Recorded Document No. 2238882 Volume _____ Page _____

- ☒ Deed ☐ Transfer on Death ☐ Land Contract ☐ Mortgage
☐ Other _____

Unrecorded Document:

- ☐ Marital Property Agreement ☐ Other _____

161-03-22-13-205-000

Parcel Identification Number:

SEND TAX STATEMENT TO:

Thibeau
340 Park Avenue
Burlington, WI 53105

DESCRIPTION OF THE PROPERTY TRANSFERRED (check all that apply):

- ☒ REAL PROPERTY - legal description as set forth in the attached/referenced and previously recorded document
☐ REAL PROPERTY - current legal description if different than the foregoing document
☐ NON-REAL PROPERTY -- property identified in the attached document, inc. digital property, bank accounts and securities

Name(s) and address of owner(s) of the property immediately after the decedent's death; attach additional names & addresses if more than one owner.

The Estate of Esther Bishop
c/o 340 Park Avenue
Burlington, WI 53105

Interest of the signer of this document in the property:

- ☐ joint tenant ☐ remainder person if a life estate
☐ mortgagee ☐ land contract vendor
☒ decedent's spouse ☐ beneficiary of a marital property agreement
☐ beneficiary of a transfer under 705.10(1) or 705.15
☐ other: _____

DECLARATION: To the best of undersigned's knowledge and belief, the undersigned declares that this document is true, accurate, complete and in conformity with the provisions and limitations of the Wisconsin Statutes.

DATE: January 3, 2019

DECLARANT SIGNATURE

x Betty L. Thibeau

ACKNOWLEDGMENT

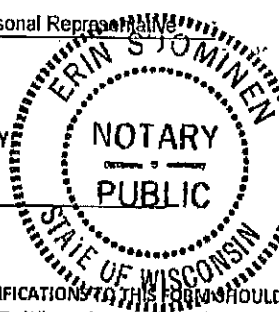
STATE OF Wisconsin
COUNTY OF Racine

PRINT NAME: Betty L Thibeau, Personal Representative

Signed and sworn to (or affirmed) before me on January 3, 2019
by Betty L Thibeau

THIS DOCUMENT WAS DRAFTED BY

Betty L Thibeau



Erin Suominen
Print Name: Erin Suominen
Notary Public, State of Wisconsin
My Commission (is permanent) (expires 5-17-2022)

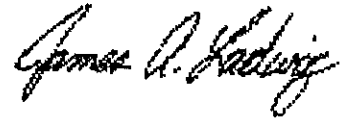
THIS IS A STANDARD FORM. ANY MODIFICATIONS TO THIS FORM SHOULD BE CLEARLY IDENTIFIED.
TERMINATION OF DECEDENT'S INTEREST - Wisconsin Reg. of Deeds Association form HT-110 and TOD-110, Version 6.21.18

66016

Document Number

STATE BAR OF WISCONSIN Form 3
QUIT CLAIM DEED

DOCUMENT # 2238882
RACINE COUNTY REGISTER OF DEEDS
January 07, 2010 11:45 AM



JAMES A LADWIG
RACINE COUNTY
REGISTER OF DEEDS
Fee Amount: \$11.00
EXEMPT #8
Pages: 1



Recording Area

Name and Return Address

Attorney JoAnn Gromowski
P. O. Box 149
Mayville, Wisconsin 53050

151 032213205000

Parcel Identification Number (PIN)

This is homestead property.

ACKNOWLEDGMENT

STATE OF WISCONSIN }
RACINE COUNTY } ss.

Personally came before me this 19 day of
December, 2009, the above named Paul H.
Bishop and Esther Bishop, to me known to
be the person who executed the foregoing
instrument and acknowledge the same.

Signature

Type or print name: JoAnn Gromowski

Notary Public, STATE OF WISCONSIN
My commission is permanent.

THIS DEED, made between Paul H. Bishop and Esther Bishop, a married couple ("Grantor," whether one or more), and Paul H. Bishop, Jr., Dennis F. Bishop, Betty L. Thibeau, Connie F. Tekus, Peggy S. Kaprelian, Judy A. Sanchez, and Helen M. Reiser, as joint tenants ("Grantee," whether one or more).

Grantor quit claims to Grantee the following described real estate, together with the rents, profits, fixtures and other appurtenant interests, in Racine County, State of Wisconsin ("Property") (if more space is needed, please attach addendum):

The part of the South 1/2 of Section 13, Township 3 North, Range 22 East, bounded as follows: Begin at a point on the South line of said Section 322.52 feet East of the center line of the Green Bay Road; run thence North 182.17 feet to a point 274.5 feet East of the center line of the Green Bay Road; run thence East 43 feet parallel to the South line of said Section; run thence South 182.17 feet to the South line of said Section run thence West along the South line of said Section 43 feet to the point of beginning, excepting a 17.5 feet Right of Way across the North side to be used for highway purposes. Said land being in the ~~town~~ of Mt. Pleasant, County of Racine and State of Wisconsin.

Village

This transfer is exempt pursuant to Wis. Stats. § 77.25 (8). To have and to hold the said real estate together with appurtenances thereto unto the said Grantees, the said Grantor reserving unto themselves a life estate in said real estate for the duration of their life. The said Grantors hereby agree to pay all real estate taxes and assessments on the above described lands and premise until their death. The Grantors may not assign or sell their interest without the permission of the Grantees.

Date: 12/19/2009



Paul H. Bishop - Signature



Esther Bishop - Signature

TITLE: MEMBER STATE BAR OF WISCONSIN
(If not, _____
authorized by ' 706.06, Wis. Stats.)

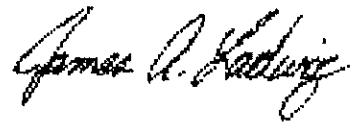
THIS INSTRUMENT WAS DRAFTED BY:
The Law Offices of JoAnn Gromowski
Attorney JoAnn Gromowski
State Bar 1027598

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

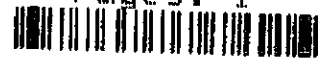
STATE BAR OF WISCONSIN Form 3
QUIT CLAIM DEED

Document Number

DOCUMENT # 2238882
RACINE COUNTY REGISTER OF DEEDS
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JAMES A LADWIG
RACINE COUNTY
REGISTER OF DEEDS
Fee Amount: \$11.00
EXEMPT #0
Pages: 1



Recording Area

Name and Return Address

Attorney JoAnn Gromowski
P. O. Box 149
Mayville, Wisconsin 53050

151 032213205000

Parcel Identification Number (PIN)

This is homestead property.

ACKNOWLEDGMENT

STATE OF WISCONSIN)
RACINE COUNTY) ss.

Personally came before me this 19 day of
December, 2009, the above named Paul H.
Bishop and Esther Bishop, to me known to
be the person who executed the foregoing
instrument and acknowledge the same.

Signature

Type or print name: JoAnn Gromowski

Notary Public, STATE OF WISCONSIN
My commission is permanent.

THIS DEED, made between Paul H. Bishop and Esther Bishop, a
married couple ("Grantor," whether one or more), and Paul H. Bishop,
Jr., Dennis F. Bishop, Betty L. Thibeau, Connie F. Tekus, Peggy S.
Kaprelian, Judy A. Sanchez, and Helen M. Reiser, as joint tenants
("Grantee," whether one or more).

Grantor quit claims to Grantee the following described real estate,
together with the rents, profits, fixtures and other appurtenant interests, in
Racine County, State of Wisconsin ("Property") (if more space is needed,
please attach addendum):

The part of the South 1/2 of Section 13, Township 3 North, Range 22 East,
bounded as follows: Begin at a point on the South line of said Section 322.52
feet East of the center line of the Green Bay Road; run thence North 182.17
feet to a point 274.5 feet East of the center line of the Green Bay Road; run
thence East 43 feet parallel to the South line of said Section; run thence South
182.17 feet to the South line of said Section run thence West along the South
line of said Section 43 feet to the point of beginning, excepting a 17.5 feet
Right of Way across the North side to be used for highway purposes. Said land
being in the Village of Mt. Pleasant, County of Racine and State of Wisconsin.

This transfer is exempt pursuant to Wis. Stats. § 77.25 (8). To have
and to hold the said real estate together with appurtenances thereto
unto the said Grantees, the said Grantor reserving unto themselves a
life estate in said real estate for the duration of their life. The said
Grantors hereby agree to pay all real estate taxes and assessments on
the above described lands and premise until their death. The Grantors
may not assign or sell their interest without the permission of the
Grantees.

Date: 12/19/2009

Paul Bishop
Paul H. Bishop - Signature

Esther Bishop
Esther Bishop - Signature

TITLE: MEMBER STATE BAR OF WISCONSIN
(If not, _____
authorized by ' 706.06, Wis. Stats.)

THIS INSTRUMENT WAS DRAFTED BY:
The Law Offices of JoAnn Gromowski
Attorney JoAnn Gromowski
State Bar 1027598

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

VOL 528 PAGE 580

This Indenture, Made this 20th day of March, A. D., 1952,
between Bertha Wilkie

part Y of the first part,
and Paul H. Bishop and Esther Bishop, his wife as joint
tenants and not as tenants in common part ies of the second part.

Witnesseth, That the said part Y of the first part, for and in consideration of the sum of
One Dollar and other good and valuable consideration

to her in hand paid by the said part ies of the second part, the receipt whereof is hereby confessed and
acknowledged, ha S given, granted, bargained, sold, remised, released, alièned, conveyed and confirmed, and by
these presents do es give, grant, bargain, sell, remise, release, alien, convey and confirm unto the said part ies
of the second part, themselves, their heirs and assigns forever, the following described real estate, situated
in the County of Racine and State of Wisconsin, to-wit:

That part of the South 1/2 of Section 13, Township
3 North, Range 22 East, bounded as follows: Begin at
a point on the South line of said Section 322.52 feet
East of the center line of the Green Bay Road; run
thence North 182.17 feet to a point 274.5 feet East of
the center line of the Green Bay Road; run thence East
43 feet parallel to the South line of said Section;
run thence South 182.17 feet to the South line of said
Section; run thence West along the South line of said
Section 43 feet to the point of beginning, excepting
a 17.5 feet Right of Way across the North side to be
used for highway purposes. Said land being in the Town
of Mt. Pleasant, County of Racine and State of Wisconsin



Together, with all and singular the hereditaments and appurtenances thereunto belonging or in any wise
appertaining; and all the estate, right, title, interest, claim or demand whatsoever, of the said part Y of the first
part, either in law or equity, either in possession or expectancy of, in and to the above bargained premises, and their
hereditaments and appurtenances.

To have and to hold the said premises as above described with the hereditaments and appurtenances, unto
the said part ies of the second part, and to themselves, their heirs and assigns FOREVER.

584860

528-580

March 22, 1952

528-581
Vol 528-581

And the said

Bertha Wilkie

for herself, her heirs, executors and administrators, do ss covenant, grant, bargain and agree to and with the said parties of the second part themselves, their heirs and assigns, that at the time of the en sealing and delivery of these presents she is well seized of the premises above described, as of a good, sure, perfect, absolute and indefeasible estate of inheritance in the law, in fee simple, and that the same are free and clear from all incumbrances whatever.

and that the above bargained premises in the quiet and peaceable possession of the said parties of the second part, themselves, their heirs and assigns, against all and every person or persons lawfully claiming the whole or any part thereof, they will forever WARRANT AND DEFEND.

In Witness Whereof, the said party of the first part has hereunto set her hand and seal this 20th day of March, A. D., 19 52

SIGNED AND SEALED IN PRESENCE OF

Joseph C. Hamata, Jr.
Joseph C. Hamata, Jr.

Florence Robuck
Florence Robuck

Bertha Wilkie (SEAL)
Bertha Wilkie

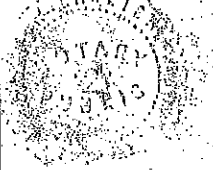
(SEAL)
(SEAL)
(SEAL)

STATE OF WISCONSIN,

Racine County. } ss.

Personally came before me, this 20th day of March, A. D., 19 52, the above named Bertha Wilkie

to me known to be the person who executed the foregoing instrument and acknowledged the same.



K. W. Ehrlich
K. W. Ehrlich

Notary Public, Racine County, Wis.

My Commission expires May 2nd, A. D., 19 54

(Section 59.51 (1) of the Wisconsin Statutes provides that all instruments to be recorded shall have plainly printed or typewritten thereon the names of the grantors, grantees, witnesses and notary)

No. 584860

Bertha Wilkie

TO

Paul H. Bishop and

Esther Bishop, his wife

WARRANTY DEED

REGISTERS OFFICE
STATE OF WISCONSIN

Racine County

Received for Record this 22 day of

March A. D., 19 52

at 9:30 o'clock P. M. and recorded in

Vol. 528 of Deeds on page 580-581

Louis L. Peterson
Register of Deeds

Mabel Hopf
Deputy

K. W. Ehrlich

1.00

Resolution 3-98 dissolving the
Mt. Pleasant Storm Drainage District

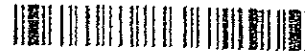
Document Title Above

DOC # 2210698
Recorded
Apr. 27, 2009 AT 11:27AM

James A. Ladwig

JAMES A. LADWIG
RACINE COUNTY
REGISTER OF DEEDS

Fee Amount: \$103.00



103'

Return to Name and Address Below

Juliet Edmonds
Village of Mt. Pleasant
6126 Durand Av.
Racine, WI 53406

see attached parcel
listing

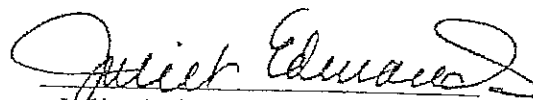
Parcel ID Number(s)

RESOLUTION NO. 3-98

CERTIFICATION

I hereby certify that the foregoing Resolution Establishing the Mount Pleasant Storm Water Utility District and Dissolving the Mount Pleasant Storm Drainage District is a true, correct and complete copy of the Resolution duly and regularly passed by the Town Board of the Town of Mount Pleasant, Racine County, Wisconsin on the 26th day of January, 1998.

Dated this 24th day of April, 2009.



Juliet Edmands, Village Clerk
Village of Mount Pleasant
Racine County, Wisconsin

RESOLUTION 3- 98

RESOLUTION ESTABLISHING THE MT. PLEASANT STORM WATER UTILITY DISTRICT AND DISSOLVING MT. PLEASANT STORM DRAINAGE DISTRICT NO. 1

The Board of Supervisors of the Town of Mt. Pleasant, Racine County, Wisconsin (the "Town Board") do hereby resolve as follows:

WHEREAS, the Town Board has determined that it is in the best interest of the Town of Mt. Pleasant (the "Town") to establish a utility district and dissolve the Mt. Pleasant Storm Water Drainage District No. 1, pursuant to the authority granted by Section 66.072 of the Wisconsin Statutes, and

WHEREAS, the Town Board adopted a preliminary resolution on December 2, 1997 which proposed the creation of a utility district and dissolution of the Mt. Pleasant Storm Water Drainage District No. 1 (the "Preliminary Resolution"), and

WHEREAS, a notice of public hearing regarding matters contained in the Preliminary Resolution was posted in three public places in the Town and the proposed utility district on December 18, 1997, mailed to all of the property owners in the Town on December 20, 1997 and published as a Class 1 notice in the Racine Journal Times on January 2, 1998, and

WHEREAS, a public hearing was conducted on January 15, 1998 at the Mt. Pleasant Town Hall regarding matters contained in the preliminary resolution and all interested parties were given the opportunity to offer objections, criticisms, or suggestions regarding the Preliminary Resolution, and

NOW THEREFORE BE IT RESOLVED that pursuant to Sections 60.23 and 66.072 of the Wisconsin Statutes, the Mt. Pleasant Storm Water Utility District (the "Utility District") is hereby established in the area described at Exhibit A, and evidenced by the map at Exhibit B, both attached hereto and made a part hereof, and

BE IT FURTHER RESOLVED that pursuant to Section 66.072(5) of the Wisconsin Statutes, the Mt. Pleasant Storm Water Drainage District No. 1 is hereby dissolved, and

BE IT FURTHER RESOLVED that all assets, liabilities and functions of the Mt. Pleasant Storm Water Drainage District No. 1 are hereby transferred to and assumed by the Utility District, and

BE IT FURTHER RESOLVED that all management and administration of the Utility District shall be administered by the Town Board, or by any officers, boards or commissions of the Town of Mt. Pleasant as the Town Board so delegates, and

page 2

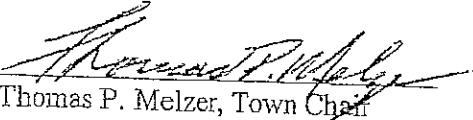
BE IT FURTHER RESOLVED that pursuant to Section 66.068 of the Wisconsin Statutes, the Mt. Pleasant Storm Water Utility District Commission is hereby created and shall be responsible for management and administration of the Utility District, subject to any approval, reporting or other requirements or restrictions imposed by the Town Board, and

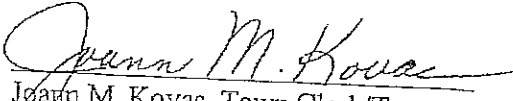
BE IT FURTHER RESOLVED that the Mt. Pleasant Storm Water Utility District Commission shall consist of three (3) Commissioners duly appointed by the Town Board. The initial Commissioners shall serve until their successors are appointed by the Town Board.

Dated this 26th day of January, 1998

Approved:

Attest:


Thomas P. Melzer, Town Chair


Jean M. Kovac, Town Clerk/Treasurer

**NOTICE
TO PROPERTY OWNERS OF THE TOWN OF MT. PLEASANT
WHOSE PROPERTY LIES WITHIN THE PROPOSED
TOWN UTILITY DISTRICT, AND ALL INTERESTED PERSONS**

PLEASE TAKE NOTICE:

A preliminary Resolution has been adopted on December 2, 1997 by the Board of Supervisors of the Town of Mt. Pleasant, proposing the creation of a utility district, pursuant to State Statute 66.072 of the Wisconsin Statutes, for the purpose of supplying storm water sewer service and other allowable utilities to the residents and commercial and business establishments of said proposed utility district. Such preliminary resolution also proposes the dissolution of the Mt. Pleasant Storm Water Drainage District No. 1 and assumption of all assets, liabilities, and functions of the Mt. Pleasant Storm Water Drainage District No. 1 by the proposed Utility District.

THE TOWN BOARD OF THE TOWN OF MT. PLEASANT WILL CONDUCT A PUBLIC HEARING ON SUCH PRELIMINARY RESOLUTION AT THE MT. PLEASANT TOWN HALL, 6126 DURAND AVENUE, RACINE, WISCONSIN 53406, ON THE 15TH DAY OF JANUARY, 1998 AT 7:30 PM.

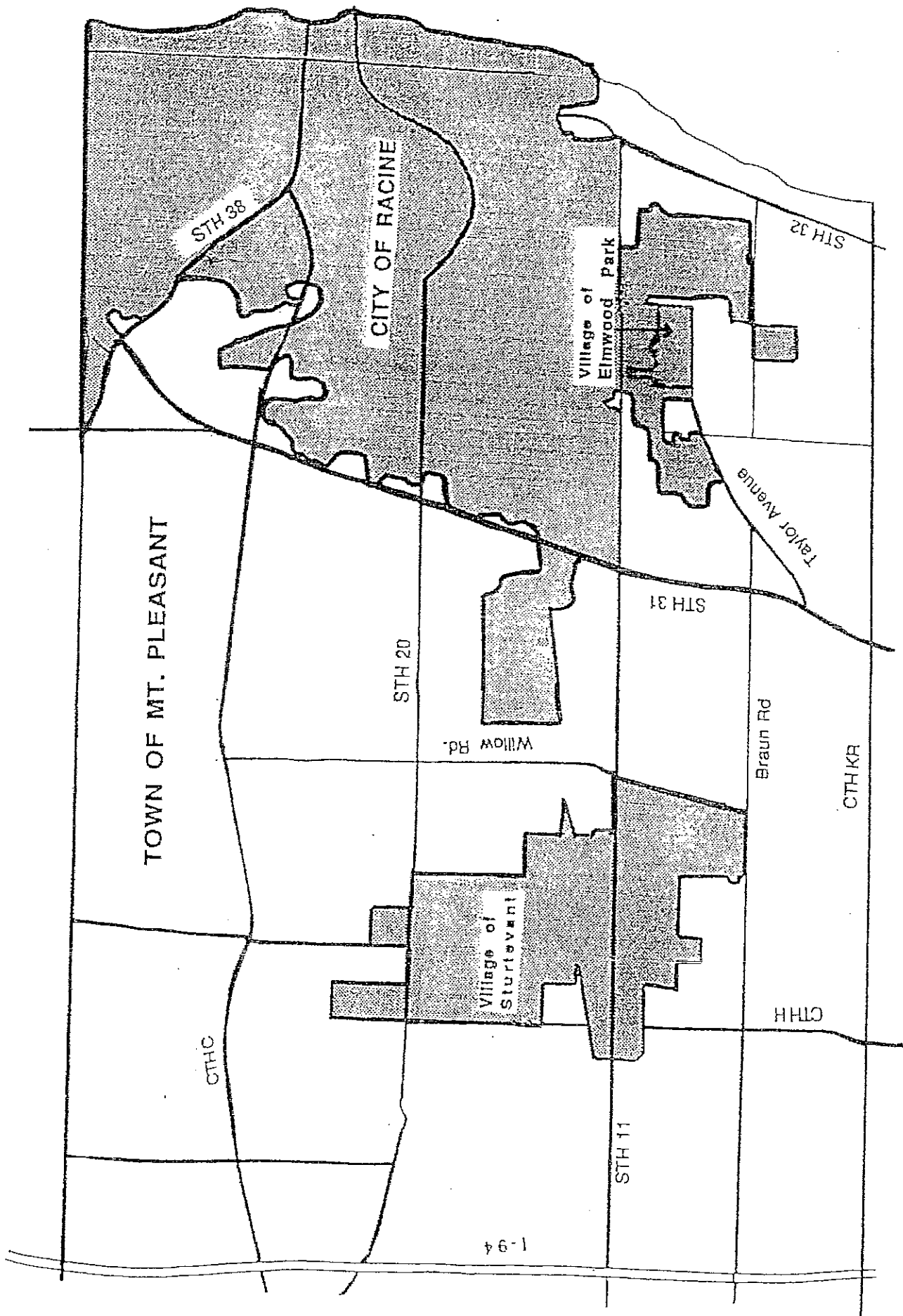
At such hearing all interested persons may be present and offer objections, criticisms or suggestions to the necessity of the proposed utility district and dissolution of the Mt. Pleasant Storm Water Drainage District No. 1 as outlined, and to question whether their property will be benefited by the establishment of such a district. In addition, any person wishing to object to the organization of such utility district and the dissolution of the Mt. Pleasant Storm Water Drainage District No. 1 may, before the date set for the meeting, file his/her/its objections to the formation of such district with the Town Clerk, Joann M. Kovac, 6126 Durand Avenue, Racine, Wisconsin 53406.

The boundaries of the area to be included within the proposed utility district are as described below and made a part hereof; and a map showing the location thereof is set forth on the back of this notice and made a part hereof.

BY ORDER OF THE TOWN BOARD
Joann M. Kovac, Town Clerk

DESCRIPTION

Begin on the westerly shoreline of Lake Michigan at a point where the South line of section 32, Town 3 North, Range 23 East intersects said westerly shoreline; thence continue westerly along the South lines of Section 32 and 31, Town 3 North, Range 23 East and South lines of Sections 36, 35, 34, 33, 32, and 31, Town 3 North, Range 22 East to the West line of said Section 31 Town 3 North, Range 22 East; thence northerly along the West line of Section 31, 30, 19, 18, 7 and 6, Town 3 North, Range 22 East to the North line of said Section 6, Town 3 North, Range 22 East; thence easterly along the North lines of Sections 6, 5, 4, 3, 2 and 1, Town 3 North, Range 22 East and North line of Sections 6, 5, and 4, Town 3 North, Range 23 East to the westerly shoreline of Lake Michigan, thence south along said westerly shoreline to the point of beginning. Excluding all land within the corporate limits of the City of Racine and Villages of Elmwood Park and Sturtevant.



3741 151032213087000	3742 151032213088000	3743 151032213089000	3744 151032213090000	3745 151032213091000
3746 151032213092000	3747 151032213093000	3748 151032213094000	3749 151032213095000	3750 151032213096000
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3761 151032213115030	3762 151032213115050	3763 151032213115070	3764 151032213115080	3765 151032213115090
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3906 151032213305000	3907 151032213306000	3908 151032213307000	3909 151032213308000	3910 151032213309000
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MORTGAGE

DOCUMENT NUMBER
When recorded, return to:
Educators Credit Union
Attn: Mortgage Department
1326 Willow Rd
Mt Pleasant, WI 53177
800-236-5898

TYSON FETTES
RACINE COUNTY
REGISTER OF DEEDS
Fee Amount: \$30.00

Pages: 12

Title Order No.: LMT-66016

LOAN #: 3400410050

PARCEL IDENTIFIER NUMBER 151-03-22-13-205-000

[Space Above This Line For Recording Data]

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 January 11, 2019, together with all Riders to this document.

(B) "Borrower" is PAUL J BISHOP, unmarried.

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is Educators Credit Union.

Lender is a State Chartered Credit Union,
Wisconsin.
Pleasant, WI 53177.

organized and existing under the laws of
Lender's address is 1326 Willow Rd, Mount

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated January 11, 2019. The Note states that Borrower owes Lender SIXTY THREE THOUSAND AND NO/100* Dollars (U.S. \$63,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2049.

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

(F) "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.

(G) "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]:

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

(H) "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.

(I) "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.

(J) "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.

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

(L) "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.

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



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(N) "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.
 (O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
 (P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, with power of sale, the following described property located in the County [Name of Recording Jurisdiction]: [Type of Recording Jurisdiction] of

Racine

[Name of Recording Jurisdiction]:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
 PIN# 151-03-22-13-205-000

which currently has the address of 5707 16th St, Mount Pleasant,

[Street] [City]

Wisconsin 53406

("Property Address"):

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

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

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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after



the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, Insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all Insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and Impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

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

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



Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. **Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. **Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying Reasonable Attorneys' Fees (as defined in Section 25) to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend 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. **Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance



coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

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 is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

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

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.



12. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. **Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. **Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. 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 without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. **Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. **Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

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

18. **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 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.

19. **Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, Reasonable Attorneys' Fees (as defined in Section 25), property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes



such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

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

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

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

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. 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 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 Section 22, including, but not limited to, Reasonable Attorneys' Fees (as defined in Section 25) 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 (as defined in Section 25); (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.

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

24. 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



LOAN #: 3400410050

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 three 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.

25. 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.

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.

Paul J Bishop 1-11-19 (Seal)
PAUL J BISHOP DATE

State of WISCONSIN

County of RACINE

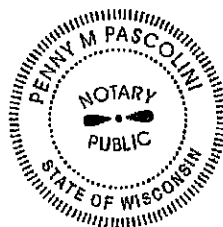
This instrument was acknowledged before me on 01-11-2019 (date) by PAUL J BISHOP (name(s) of person(s)).

Penny M Pascolini
(Signature of Notarial Officer)

Title and Rank: NCO

My Commission Expires: 12-11-2022

Lender: Educators Credit Union
NMLS ID: 677380
Loan Originator: Penny Michelle Pascolini
NMLS ID: 411562



THIS INSTRUMENT WAS DRAFTED BY:
RITA SCHMIDT
EDUCATORS CREDIT UNION
1326 WILLOW RD
MT PLEASANT, WI 53177
262-886-5900



That part of the South 1/2 of Section 13, Township 3 North, Range 22 East, bounded as follows: Begin at a point on the South line of said Section 322.52 feet East of the center line of the Green Bay Road; run thence North 182.17 feet to a point 274.8 feet East of the center line of the Green Bay Road; run thence East 43 feet parallel to the South line of said Section; run thence South 182.17 feet to the South line of said Section; run thence West along the South line of said Section 43 feet to the point of beginning; EXCEPTING a 17.5 foot Right-of-Way across the North side to be used for highway purposes. Said land being in the Villages of Mt. Pleasant, County of Racine and State of Wisconsin.

The following is for informational purposes only:
Address: 5707 16th Street
Tax Key No. 181-03-2233-205-000

This is a purchase money mortgage

LOAN #: 3400410050

ADJUSTABLE RATE RIDER
(1 Year Treasury Index—Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 11th day of January, 2019 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to Educators Credit Union, a State Chartered Credit Union

(the "Lender") of the same date and covering the property described in the Security Instrument and located at: 5707 16th St, Mount Pleasant, WI 53406.

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MINIMUM AND MAXIMUM RATES THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 4.625 %. The Note provides for changes in the interest rate and the monthly payments as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the 1st day of February, 2024 and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board. The most recent Index value available as of the date 45 days before each Change Date is called the "Current Index," provided that if the Current Index is less than zero, then the Current Index will be deemed to be zero for purposes of calculating my interest rate.

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding TWO AND THREE-FOURTHS percentage point(s) (2.750 %) (the "Margin") to the Current Index. The Note Holder will then round the result of this addition to the nearest ONE-EIGHTH OF ONE percentage point(s) (0.125 %). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.



LOAN #: 3400410050

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 6.625 % or less than 3.000 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than

TWO percentage point(s) (2.000 %) from the rate of interest I have been paying for the preceding 12 months. My interest rate will never be greater than 12.625 %. My interest rate will never be less than the start rate or 3.000 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Section 18 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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 15 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.

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-1 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3108 1/01 (rev. 6/16)

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-2 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3111 1/01 (rev. 6/16)

Elle Mae, Inc.

Page 2 of 3

Initials: *[Signature]*

F3108RDU 0916

F3108RLU (CLS)

01/09/2019 09:35 AM PST



LOAN #: 3400410050

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

Paul J. Bishop
PAUL J BISHOP

1-11-19 (Seal)
DATE

MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-1 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3108 1/01 (rev. 6/16)
MULTISTATE ADJUSTABLE RATE RIDER - ARM 5-2 - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3111 1/01 (rev. 6/16)
Ellie Mae, Inc.

Page 3 of 3

Initials: *PJB*
F3108RDU 0916
F3108RLU (CLS)
01/09/2019 09:35 AM PST



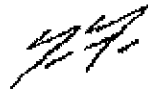
340041

Document # 2511914
RACINE COUNTY REGISTER OF DEEDS
January 14, 2019 03:13 PM

MORTGAGE

WHEN RECORDED, MAIL TO:

Educators Credit Union
PO BOX 081040
RACINE, WI 53408
NMLS ID NUMBER - 677380


TYSON FETTES
RACINE COUNTY
REGISTER OF DEEDS
Fee Amount: \$30.00

Pages: 5

PARCEL ID NUMBER: 151-03-22-13-205-000

SPACE ABOVE THIS LINE FOR RECORDER'S USE

THIS MORTGAGE is made on 1/11/2019 between the Mortgagor,
Paul J Bishop, A Single Man

(herein "Borrower"), and the Mortgagee, Educators Credit Union, a corporation organized
and existing under the laws of Wisconsin, whose address is
1326 Willow Road
Mount Pleasant, Wisconsin 53177-1917 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$4,900.00, which indebtedness is evidenced by
Borrower's note dated 1/11/2019 and extensions and renewals thereof (herein "Note"), providing for monthly installments of
principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on 1/16/2029;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums,
with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and
agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender, with power of sale, the following
described property located in the County of Racine, State of Wisconsin:
See Attached Legal

which has the address of 5707 16th Street
(Street)
Mount Pleasant, Wisconsin 53406 here in "Property Address");
(City) (Zip Code)

This property is ☒ is not ☐ the homestead of Mortgagor.

TOGETHER with all the Improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all
of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said
property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the
Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day
monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to
one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain
priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus
one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender
on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to
Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional
lender.

6600/6

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. **Prior Mortgages and Deeds of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the terms "extended coverage", flood and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by First Class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. **Governing Law; Severability.** The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. **Borrower's Copy.** Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. **Rehabilitation Loan Agreement.** Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

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

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

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

17. **Acceleration; Remedies.** If an amount larger than one full payment on the Note is more than 10 days overdue (or the first or last payment is more than 40 days overdue), or if any other condition in the Note or this Mortgage (including paragraph 16 hereof) is violated, and such breach materially impairs the condition, value or protection of or Lender's right in the Property, or materially impairs Borrower's ability to pay amounts due, Lender prior to acceleration shall mail notice to Borrower of Borrower's right to cure the default as required by law. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees to the extent permitted by law.

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 Lender's designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable attorneys' fees and costs of title evidence; (b) to all sums secured by this Mortgage; and (c) the excess, if any, to the clerk of the Circuit Court of the County in which the sale is held.

18. **Borrower's Right to Reinstate.** Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to the earlier to occur of (i) the fifth day before sale of the Property pursuant to the power of sale contained in this Mortgage or (ii) entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof; including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. **Assignment of Rents; Appointment of Receiver.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption following sale of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. **Release.** Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any, unless applicable law provides otherwise.

21. **Accelerated Redemption Periods.** If (i) the Property is twenty (20) acres or less in size, (ii) Lender in an action to foreclose this Mortgage waives all right to a judgment for deficiency and (iii) Lender consents to Borrower's remaining in possession of the Property, then the sale of the Property may be six (6) months from the date the judgment is entered if the Property is owner-occupied at the time of the commencement of the foreclosure action. If conditions (ii) and (iii) above are met and the Property is not owner-occupied at the time of the commencement of the foreclosure action, then the sale of the Property may be three (3) months from the date the judgment is entered. In any event, if the Property has been abandoned, then the sale of the Property may be two (2) months from the date the judgment is entered.

**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 Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

NOTICE TO CUSTOMER

- (a) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
(b) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
(c) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE.

X Paul J Bishop

(Seal)

Paul J Bishop

Borrower

X

(Seal)

Borrower

Educators Credit Union
Loan Originator Organization

6773801
NMLSR ID Number

Jenna Westerhausen
Loan Originator

1072259
NMLSR ID Number

STATE OF WISCONSIN, Racine County ss:

The foregoing instrument was acknowledged before me this 1/11/2019 by _____
(date)

Paul J Bishop,

(person acknowledging)

(person acknowledging)

My Commission expires: 12-11-2022

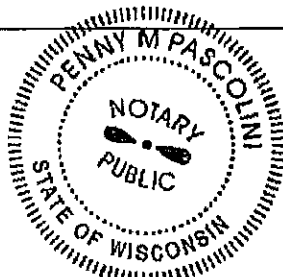
Penny M Pascolini

Notary Public, State of Wisconsin

Penny M Pascolini

Name

This instrument was prepared by Lisa Stupar
789512



LEGAL

That part of the South 1/2 of Section 13, Township 3 North, Range 22 East, bounded as follows: Begin at a point on the South line of said Section 322.52 feet East of the center line of the Green Bay Road; run thence North 182.17 feet to a point 274.5 feet East of the center line of the Green Bay Road; run thence East 43 feet parallel to the South line of said Section; run thence South 182.17 feet to the South line of said Section; run thence West along the South line of said Section 43 feet to the point of beginning, EXCEPTING a 17.5 feet Right-of-Way across the North side to be used for highway purposes. Said land being in the Village of Mt. Pleasant, County of Racine and State of Wisconsin.

The following is for informational purposes only:

Address: 5707 16th Street

Tax Key No. 151-03-22-13-205-000

THIS IS A PURCHASE MONEY MORTGAGE