



**ASHTABULA COUNTY COMMISSIONERS  
CERTIFICATION PAGE**

**Resolution No. 2025-173**

**April 08, 2025**

**RESOLUTION APPROVING RELEASE OF CDBG/HOME PROGRAM MORTGAGE,  
DEPARTMENT OF PLANNING AND DEVELOPMENT**

**Upon the motion of Casey R. Kozlowski, seconded by Kathryn L. Whittington.**

**VOTE:**

|                               |            |
|-------------------------------|------------|
| <b>J.P. Ducro IV</b>          | <b>Aye</b> |
| <b>Casey R. Kozlowski</b>     | <b>Aye</b> |
| <b>Kathryn L. Whittington</b> | <b>Aye</b> |

**CERTIFICATE OF CLERK**

IT IS HEREBY CERTIFIED that the foregoing is a true and correct transcript of a resolution acted upon and duly passed by the Board of County Commissioners of Ashtabula County, Ohio, on the date noted above.



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Lisa Hawkins, Clerk of the Board  
Board of County Commissioners  
Ashtabula County, Ohio

# RELEASE OF AFFIDAVIT/MORTGAGE

MORTGAGE RECORDED ON  
5/29/2019

Releasing current mortgage to  
Regina A. Hunt

## WITNESS SIGNATURES

[Signature]

IN WITNESS WHEREOF, I have hereunto set my hand  
this 8th day of April, 2025.

[Signature]

ASHTABULA COUNTY COMMISSIONERS

[Signature]  
J. P. Ducro

COUNTY OF ASHTABULA )  
STATE OF OHIO ) ss.  
)

Permanent Parcel Nos. 22-017-00-038-00

Property Owner: Regina A. Hunt

Affidavit Volume No. 683

Property Owner: \_\_\_\_\_

Affidavit Page No. 1825-1827

Address: 4912 S. River Rd E  
Geneva OH 44041

BEFORE ME, Notary Public in and for said County of Ashtabula and State of Ohio, personally appeared the above-named J.P. Ducro, who acknowledged that he did sign the foregoing instrument of these pages and that the same is her free act and deed, to conditions of the lien imposed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Jefferson, Ohio  
this 8th day of April, 2025.

This instrument was prepared by: Dawn Gates  
Please INTEROFFICE this to COMMUNITY SERVICES

[Signature]  
Notary  
Comm. expires  
11/7/28



This was prepared by Community Services  
Please return original after filing.

Doc ID: 006381520003 Type: G/I  
Kind: MORTGAGE  
Recorded: 05/29/2019 at 09:01:23 AM  
Receipt#: 2019-00003932  
Fee Amt: \$0.00 Page 1 of 3  
Ashtabula County, Ohio  
Barbara Schaab Recorder  
File# 2019-00004875

CDBG/HOME PROGRAM MORTGAGE BK 683 PG 1825-1827

KNOW ALL MEN BY THESE PRESENTS, THAT Regina A. Hunt, THE MORTGAGOR in consideration of Twenty Nine Thousand Twenty Five Dollars (\$ 29,025.00) paid to them by the Lender, Ashtabula County, Ohio (hereafter the Lender), do hereby Grant, Bargain, Sell and Convey unto the said Lender, its successors and assigns, the following premises commonly known as 4912 S. River Rd Geneva OH 44041, and legally described, to wit:  
See legal description

TOGETHER with all and singular the buildings, structures and improvements now upon or which may hereafter be put upon the above described premises or any part thereof and all easements, rights of way, licenses and privileges and all and singular the tenements, hereditaments and appurtenances belonging or in any wise appertaining to the said premises and property or any part thereof, and all the estate, title and interest whatsoever of the said Mortgagors of, in and to the above described premises; all such properties hereby granted, bargained, sold and conveyed being hereafter sometimes referred to as the "premises."

To HAVE AND TO HOLD the said premises unto the said Lender, its successors and assigns, forever. And the said Mortgagors for themselves, their heirs, administrators, and executors, do hereby covenant with the said Lender, its successors and assigns, that they are true and lawful owners of said premises and have full power to convey the same and that the same are free and clear of all encumbrances whatsoever except taxes and assessments not yet overdue and further that they do warrant and will defend the same against all lawful claims and demands whatsoever, except those hereinabove set forth.

And the said Mortgagors further covenant and agree with the Lender as follows:

**First:** To honor the conditions of the Five (5) Year Term Promissory Note in the amount of \$ 29,025.00, payable in accordance with the terms of said note and agreement which document contains a declining repayment schedule as follows: That Regina A. Hunt as an Applicant for a deferred loan of \$ 29,025.00 from Ashtabula County's Community Development Block Grant / HOME Housing Program, for the purpose of purchasing with down payment assistance and/or rehabilitating the property located at 4912 S. River Rd Geneva OH 44041 agrees to the following: Applicant intends to continue to occupy and own the aforesated property for a period of Five (5) years from this date. Applicant further agrees to execute a Promissory Note payable to the Lender for the principle sum of the aforesated loan. A prorated amount of the principal balance of said note shall be due and payable to the Lender only if applicant sells and/or no longer resides at said property within the Five (5) year period of time, then said Promissory Note shall immediately become due and payable to the Lender as follows:

The principal amount of the loan due shall be reduced by 18% on the anniversary date of this note each after execution of this note for 5 years.

The final 10% of this note shall be due and payable to the Lender after the fifth anniversary date of this note if and when the borrower vacates the property, sells the property, transfers title of the property or when the property is sold or transferred as part of the owner's estate.

**Second:** To pay or cause to be paid all taxes, assessments and other charges which are now or may hereafter be levied, charged, or assessed upon said premises hereinabove described, when due and payable, according to law, as well as all other claims which if unpaid might by law become a lien or charge upon the premises herein described; PROVIDED, however, Mortgagors shall not be required to pay any such tax assessment, charge, levy or claim if the amount, applicability or validity thereof shall be currently contested in good faith by the appropriate proceedings and they shall have deposited with Lender funds sufficient to pay any such contested tax assessments, charge, levy, or claim if same shall finally be found to be owing by the Mortgagors.

**Third:** To keep or cause to be kept all buildings on the premises and every part and parcel thereof in good condition and repair and will cause to be made all necessary repairs, renewals and replacements so that the value and efficiency generally of the property mortgaged shall not be impaired except through depreciation in the ordinary use of the premises.

**Fourth:** To keep the buildings and improvements upon the premises hereinabove described insured against loss by fire and windstorm by extended coverage insurance and against such other hazards and liabilities as are commonly insured against by owners of similar property in the County of Ashtabula, Ohio, in reasonable amounts in companies approved by the Lender with mortgage clauses in said policies acceptable to and approved by the Mortgage and to pay the premiums therefore and deliver said policies to the Lender as so requested.

**Fifth:** To comply with all statutes, ordinance, regulations and rules which may be established by any legally constituted public authority with respect to the use, maintenance and care of the property which is subject to this mortgage.

**Sixth:** Not to change the ownership of the premises described herein without prior written consent of the Lender within the term of this instrument.

**Seventh:** That each and every covenant, agreement, and obligation hereinabove contained on Mortgagor's part to be done, kept and performed shall be binding and obligatory upon and shall be done, kept and performed by the heirs, administrators, executors and assigns of the Mortgagors.

**Eighth:** That in the event of default in the payment of any installment of principal or interest on said note when called for by said note, or in the event of default in the performance of any of the covenants contained in this mortgage to be performed by Mortgagors herein, the holder of said note may, at its option, without notice declare the principal of said note and interest accrued hereon to be immediately due and payable and may proceed to enforce the collection thereof by suit at law or in equity or by proceedings to foreclose this mortgage and in any such event, the Lender shall at once become and be entitled to the possession, use and enjoyment of the property hereinabove described, and to the rents, issues, royalties and profits thereof, and such possession and enjoyment shall at once be delivered and surrendered to the Lender on request, and upon refusal, the said delivery may be enforced by the Lender by any civil suits or proceedings and the Lender shall be entitled to a receiver of and fore said premises and the rents, issues, royalties and profits thereof as a matter of right without regard to the solvency or insolvency of the Mortgagors or the value thereof; and such receiver may be appointed by any Court of competent jurisdiction upon ex-parte application and without notice, which is hereby expressly waived, and all rents, issues, royalties, profits, income and revenue shall be applied by said receiver according to law and the orders of said Courts.

PROVIDED, NEVERTHELESS, that if Mortgagors shall fully perform all the covenants to be performed by Mortgagors herein, and shall pay or cause to be paid all sums secured in the Mortgage according to the tenor and effect thereof or according to the tenor and effect of any note given by way of renewal or extension thereof, to the order of THE COUNTY OF ASHTABULA, OHIO: then these presents to be void, otherwise to remain in full force and effect.

Where required by this context, words in singular number shall be construed as plural and works in plural as singular, and the use of any gender shall include all genders.

IN WITNESS WHEREOF, this note has been duly executed by the undersigned this 23rd day of May 2019.

Dawn Gates  
Witness:

Regina Hunt  
Mortgagor:

Witness:

Witness:

Mortgagor:

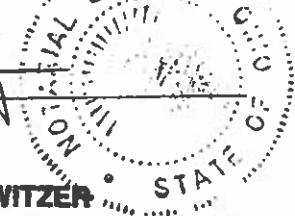
Witness:

STATE OF OHIO, COUNTY OF ASHTABULA.

Before me, a Notary Public for the State of Ohio, appeared the above named Regina Hunt who acknowledged that she signed the foregoing instrument and that the signing was a free act.

IN TESTIMONY WHEREOF, I have hereto subscribed my name and affixed my seal this 23rd day of May, 2019

My Commission Expires

Janice Switzer  
Notary Public  
  
JANICE G. SWITZER  
Notary Public, State of Ohio  
My Commission Expires 3/15/2020

Approved by:

EXHIBIT 'A'

Situated in the Township of Harpersfield, County of Ashtabula, State of Ohio, and known as being part of Lot #101 of said Township and further described as follows:

Beginning at a point in the centerline of South River Road, (also being the north line of Lot #101), said point being 534.01 feet westerly from the northeast corner of Lot #101; thence south 00 degrees 35 minutes 00 seconds west, and passing thru an iron pin (set) in the south line of South River Road, parallel with Garford Road, (the east line of Lot #101), a distance of 358.00 feet to an iron pin (set); thence westerly, parallel with South River Road, a distance of 153.00 feet to an iron pin (set); thence south 00 degrees 01 minutes 10 seconds west, a distance of 1007.55 feet to an iron pin (set) in the north line of Hanson Estates recorded plat, recorded in Volume 43, page 70 of the recorded plats of Ashtabula County Recorder's Office; thence north 88 degrees 43 minutes 50 seconds west (observed) along the north line of Hanson Estates Plat, a distance of 1036.11 feet to an iron pipe in concrete (found) at the northwest corner of said plat, (also being on the west line of Lot #101); thence north 00 degrees 35 minutes 00 seconds east, (observed) along the west line of Lot #101, also being the east line of lands deeded to J. & J. Klosowski in Volume 14-975 Ashtabula County Microfilm Deeds, a distance of 630.00 feet to an iron pin (set); thence south 89 degrees 32 minutes 33 seconds east, parallel with South River Road, a distance of 729.12 feet to an iron pin (set); thence north 00 degrees 35 minutes 00 seconds east, parallel with the east lot line, and passing thru an iron pin (set) in the south line of South River Road, a distance of 720.84 feet to a point in the centerline of South River Road; thence south 89 degrees 32 minutes 33 seconds east, along the centerline of South River Road, also being the north line of Lot #101, a distance of 450.00 feet to the place of beginning, and containing 21.299 acres of land, but subject to a right-of-way to Cleveland Electric Illuminating Company and all legal highways.

Being a parcel of lands divided out of lands deeded to Jeffrey and Craig Marting Volume 18-4695 Ashtabula County Microfilm Deeds. Pursuant to survey done in Feb. 1984 by Bernard D. Westfall, P.S. Ohio #6634, A Terra Survey Co., Jefferson, Ohio. Also being Tract II of lands deeded to these Grantors by instrument dated \_\_\_\_\_ and recorded \_\_\_\_\_ in Volume 24, Page 5702 of Ashtabula County Records of Deeds.

ASHTABULA COUNTY  
NEW SURVEY  
REQUIRED FOR  
NEXT CONVEYANCE  
DATE: 7-19-18  
BY: DLA  
AUDITOR

ASHTABULA COUNTY  
PROBATE COURT  
JEFFERSON, OHIO 44007  
2018 JUL 2 AM 9 38  
FILED  
ALBERT S. CAMPLESE  
PROBATE JUDGE

COMMUNITY SERVICES  
PICK UP  
CALL EXT. 1530

*fad*

CHRISTOPHER S HUNT  
5927 S RIDGE RD W  
ASHTABULA, OH 44004-9589

502  
56-1503/412

Date 3-26-25

Pay to the Order of Ashtabula County Treasurer \$ 2,902.50  
Two thousand nine hundred and two dollars <sup>50</sup>/<sub>100</sub> - Dollars



Memo CDBG/Home Program

*[Signature]*

⑆041215032⑆ 02591845222⑈00502

NOTES

# RECEIPT

DATE 3/26/25 NO. 263194

RECEIVED FROM Christopher Hunt

ADDRESS \_\_\_\_\_

FOR Mortgage Pymt - Regina Hunt \$ 2902.50

| ACCOUNT         |                | HOW PAID    |                                     |
|-----------------|----------------|-------------|-------------------------------------|
| AMT. OF ACCOUNT | <u>2902.50</u> | CASH        |                                     |
| AMT. PAID       | <u>2902.50</u> | CHECK       | <input checked="" type="checkbox"/> |
| BALANCE DUE     | <u>0</u>       | MONEY ORDER |                                     |

BY *[Signature]*

© RECEIPTFORM © 8L808