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RECORD OF OR  
VOL. 108 PAGE 755  
JULIA MICHAEL SCOTT  
RECORDER ATHENS CO. OHIO

824

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**OPEN-END MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on 17 December, 1991. The mortgagor is JULIA K. SCOTT AND ROBERT E. SCOTT, WIFE AND HUSBAND,

("Borrower"). This Security Instrument is given to Hocking Valley Credit Union, Inc.

, which is organized and existing under the laws of State of Ohio

, and whose address is 223 Columbus Road, Athens, Ohio 45701

("Lender"). Borrower owes Lender the principal sum of Forty Eight Thousand & 00/100 Dollars (U.S. \$ 48,000.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on December 15, 2011. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Athens County, Ohio:

Lot No. 819 in Carl Michael's revision of subdivision of Lot No. 640 in Michael's Fifth Addition to Verity (now The Plains) as shown on Volume 10, Page 8, of Athens County Plat Records, as transferred and recorded February 14, 1974, and being a portion of former Lot No. 640, conveyed to grantors herein by deed recorded in Volume 236, Page 489, Athens County Deed Records, the last deed reference.

Except coal and mining rights as set forth in Volume 90, Page 481, Athens County Deed Records, to which reference is hereby made.

Parcel Number A04-02409074-00

Deed Reference; Volume 321 Page 29 of Athens County Deed Records

which has the address of 24 E. 4th Street, The Plains

Ohio 45780 ("Property Address");  
[Zip Code]

OHIO—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3036 9/90 (page 1 of 6 pages)

BANKERS SYSTEMS, INC., ST. CLOUD, MN 56302 (1-800-327-2941) FORM MD-1-OH 2/5/91

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