

This document prepared by:
KEVIN CHRISTIANSEN
THE HUNTINGTON NATIONAL
BANK
7 EASTON OVAL
COLUMBUS, OH 43219

After Recording Return To:
THE HUNTINGTON NATIONAL
BANK
ATTN: IMAGING - GW0214
5555 CLEVELAND AVENUE
COLUMBUS, OH 43231
(614) 480-6505

[Space Above This Line For Recording Data]

PURCHASE MONEY MORTGAGE

KROTO
Loan #: 00081980260
Serv. #: 0072077134
MIN: 100115600819802601
MERS Phone: 1-888-679-6377
PIN:

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

Parties

- (A) "Borrower" is FRANK L KROTO, III AND RENEE IRENE KROTO, A HUSBAND AND WIFE, currently residing at 8127 BUTLER HILL DR, CONCORD TOWNSHIP, OH 44077 US. Borrower is the mortgagor under this Security Instrument.
- (B) "Lender" is THE HUNTINGTON NATIONAL BANK. Lender is a NATIONAL BANK organized and existing under the laws of UNITED STATES. Lender's address is 7 EASTON OVAL, COLUMBUS, OH 43219. The term "Lender" includes any successors and assigns of Lender.
- (C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

Documents

- (D) "Note" means the promissory note dated MAY 17, 2024, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written



By executing this Mortgage as Attorney-in-Fact for Renee Irene Kroto, Frank L. Kroto, III affirms that Renee Irene Kroto is still alive and has not revoked or modified the authority granted to Frank L. Kroto, III in the durable power of attorney recorded herewith.

