Dear Trustees and Chairman of the Apostolic Christian Church Revolving Building Fund;

We the congregation of Cleveland North Royalton Road agree with 1 KINGS 5:5a when Soloman of old said, "And behold I purpose to build a house unto the name of the Lord my God." This is our greeting to you and our prayer to God.

We wish to request a loan of $60,000 for our church building project which we have begun. Lord willing, we plan to repay the full amount within one year using donations, pledges and a bank loan if necessary. Your assistance is deeply appreciated.

In Christ's name,

N. Royalton Rd. Ministers

Peter Miu

John Patrutz

ACC Foundation Trustee

Calvin Peter

Serving Elder

Mike Baumann

N.Royalton Rd. Church Trustees

Peter Miu

John Patrutz

Apostolic Christian Church Foundation Inc.
A service organization for the Apostolic Christian Churches in the U.S. and Canada

P.O. Box #151, Tremont, Illinois 61568
Telephone: 309-925-5162

December 19, 1989

To Whom it may concern,

One of the services provided to our member churches is the availability of a construction loan at no interest for a period of one year to allow them to begin construction and give them time to procure other financing.

The trustees of the Apostolic Christian Church Foundation Inc. approved a one year loan of $60,000.00 at no interest for a new chuch building for the new congregation at 23295 North Royalton Road, North Royalton, Ohio. The Funds were forwarded to John Patrutz on September 30, 1988.

Sincerely,

Eugene R. Galat

Eugene R. Galat Secretary - Treasurer

LOAN APPLICATION

to

Apostolic Christian Church Foundation Revolving Building Fund

Date: 6-25-88

Dear trustees,

We, the Apostolic Christian Church at 23295 ROYALTON RD hereby make request for a loan for our building project at _____ in the amount of SIXTY THUSAND DOLLARS 60,000 dollars.

Lord willing, we plan repayment one year from the date the money is sent with funds from sources as follows: BANK LOAN IF NECCESARY ON PERSONAL BASIS, DONATION AND PLEDGES

Trustees:

John Patrick

Ministers:

John Patrick

ROGER BETZ, BUILDER

BETTER BUILT BY BETZ

(419) 756-4343 MANSFIELD, OHIO 44906

Dear Trustees,

I have worked with these Brothers 2 Saturdays and talked with them and I think they are trying to bring there Church in the main stream of the Apostolic Christian Church. They are working very hard to build there building at a minimun amount of money. I think we should take this step in Faith and grant there request for a loan.

Roger Betz Chairman Building Fd.

Roger Betz

COLUMBIA TOWNSHIP

COLUMBIA STATION, OHIO 44028
LORAIN COUNTY

No. 6006.

APPLICATION FOR ZONING PERMIT

The undersigned hereby applies to Columbia Township, Lorain County, Ohio, for a Zoning Certificate for the following use to be used on the basis of the representations herein contained, all of which the applicant swears to be true. The applicant understands this Zoning Permit shall expire and may be revoked if work has not begun within 6 months and Zoning Fees are NOT refundable.

LAND OWNER'S NAME APOSTOLIC CHRISTIAN CHURCH - NAZARENE

MAILING ADDRESS JOHN PATRUTZ 14345 SPRAGUE RD PHONE NO. 243-6509

LOCATION OF PROPERTY 23295 ROYALTON RD COLUMBIA STATION

PERM. PARCEL NO. 25-12-00-006-101-012 ALLOTMENT & SUBLOT NO. _____ DISTRICT ____

PROPOSED USE OF APPLICATION SINGH IF RES. NO. OF FAMILIES _____

KIND OF CONSTRUCTION BRICK

BUILDER'S NAME VASA PETRUC PHONE NO. _____

ADDRESS _____

Sketch lot and building on back of application. Show main road or street and existing buildings. Proposed construction with all dimensions and indicate the direction as to north. Attach blueprint and legal description of property.

BUILDING: Width: 6' 2" ft. Depth: _____ ft. Height: 24' 1/2" ft. Total sq. ft. 144 sq ft.

No. of Stories: _____ Basement: _____ sq. ft. 1st Level: _____ sq. ft. 2nd Level: _____ sq. ft.

3rd Level: _____ sq. ft. Garage: _____ sq. ft. Patio: _____ sq. ft. Pond ____ Lake ____ Pool ____

LOT: Road frontage _____ ft. Depth _____ ft. Area _____ sq. ft. Acreage _____

Set Back From
Road Right-of-Way _____ ft. Rear Yard Clearance _____ ft. Side Yards _____

Distance to Other Buildings: Residence _____ ft. Assry. Bldg. _____ ft.

DRIVEWAY: Width and Length _____ Driveway Permit? _____ Off-Street Parking? _____

DISPOSAL PERMIT: Number: _____ Date Permit Expires: _____ Not Transferrable.

COST OF CONSTRUCTION: $_____ Does this comply with all deed restrictions? _____

The acceptance of the Permit herein applied for shall constitute an agreement on my part to abide by all the conditions herein contained and comply with all ordinances of the Township of Columbia and the laws of the State of Ohio relating to the work to be done thereunder, and said agreement is a condition of said Permit.

Date of Filing Application 6-11-93 Signature John Patrutz

Amount of Fee $ 5.76 Date Paid 6-11-93

PARTIAL

CERTIFICATE OF PLAN APPROVAL

PARTIAL #1

No. 877080-P

County LORAIN

PLACE THIS COPY ON JOB SITE

OWNER IS RESPONSIBLE FOR OBTAINING ALL LOCAL ZONING AND SEWAGE PERMITS

POURING OF FOOTERS, INSTALLATION OF INTERIOR FINISH AND OTHER INSPECTIONS SHALL BE CALLED FOR PRIOR TO DOING THE WORK. IF YOU ARE UNABLE TO CONTACT YOUR INSPECTOR DURING THE CALLING HOURS SPECIFIED BELOW, CONTACT THE COLUMBUS OFFICE. THIS CERTIFICATE SHALL REMAIN POSTED IN A CONSPICUOUS AND SAFE PLACE ON THE JOB SITE UNTIL THE JOB IS COMPLETED (SECTION 4101:2-1-26 OBBC). APPROVED PLANS SHALL BE KEPT ON THE JOB SITE AT ALL TIMES DURING CONSTRUCTION (SECTION 4101:2-1-24 OBBC). FAILURE TO MEET THESE REQUIREMENTS MAY RESULT IN THE REFUSAL OF SERVICE AND/OR THE ISSUANCE OF AN ADJUDICATION ORDER. THE BUILDING STRUCTURE SHALL PASS FINAL INSPECTIONS AND A STATE OF OHIO CERTIFICATE OF USE AND OCCUPANCY SHALL BE ISSUED BEFORE THE BUILDING/STRUCTURES CAN BE LEGALLY OCCUPIED (SECTION 4101:2-1-27 OBBC).

SUBMITTER OR OWNER'S AGENT

John Patrutz
14345 Sprague
Strongsville, OH 44136

OWNER

Apostolic Christrian Church
Rt 82 and Cuyahoga Lane
Columbia Twp, OH 44028

NAME AND LOCATION OF JOB

PARTIAL PLAN APPROVAL #1
Church - Nazarene
Rt 82 and Cuyahoga Lane
Columbia Twp, OH 44028

ARCHITECT, ENGINEER, OR OTHER

Alfred W Peterson
64 South Persing Ave
Akron, OH 44313

Date: February 10, 1988

Nature of Job: New

Type of Construction: 5-B

Inspections Required: Structural & Electrical

OBBC Use Group: A3 & A4

	FLOOR AREA (SQ. FT.)
Basement	
First	7,708
Second	
Third	
Fourth	
TOTAL SQUARE FEET	7,708

Total Fee Paid: $508.34

For Structural Inspection, Contact:
Ed Acton
6924 Hollywood Drive
Parma, OH 44129
216-886-1765
7:30 to 8:30 A.M.

For Electrical Inspection, Contact:
Burrell Moody
874 Baybridge Blvd
Willowick, OH 44094
216-585-4063
7:30 to 8:30 A.M.

Approval Date:

With Addendum: Yes

Roll or Envelope:

Plan Examiner: William M Phillips, Architect

Elmer Watty (by)
Chief of Division

iy
ISSUED BY:

DEPARTMENT OF INDUSTRIAL RELATIONS
DIVISION OF FACTORY & BUILDING INSPECTION
2323 WEST FIFTH AVENUE, ROOM 2050
COLUMBUS, OHIO 43266-0567
(614) 466-6631

FINAL INSPECTIONS PASSED

Electrical Inspector — Date

Structural Inspector — Date

NOTE: ALL OTHER INSPECTIONS SHALL BE IDENTIFIED, DATED, AND INITIALED BY INSPECTORS ON REVERSE SIDE OF THIS CERTIFICATE

ORIGINAL

PURCHASE AGREEMENT

THIS AGREEMENT is made this 16th day of July, 1987, by and between DOROTHY LONG and MILDRED BIRKHOLD hereinafter collectively referred to as SELLER and JOHN PATRUTZ by and on behalf of the APOSTOLIC CHRISTIAN CHURCH NAZARENE, hereinafter collectively referred to as PURCHASER.

WHEREAS, SELLER desires to sell and PURCHASER desires to purchase unimproved real property, located in the Township of Columbia, County of Lorain and State of Ohio and described as follows:

> Being part of Original Lot No. 6 in said Township, bounded and described as follows:
>
> Beginning at a point in the center line of the Twinsburg-Elyria Road and the Westerly line of land conveyed to the South Hills Land Company by Deed dated September 4, 1941 and recorded in Volume 314, Page 89, Lorain County Record of Deeds; thence in said Westerly line, South 0° 05' West, 920.17 feet to an iron pin; thence South 89° 56' West,, 301.33 feet to an iron pin; thence North 0° 10' East, 920.17 feet to the center line of the Twinsburg-Elyria Road; thence in the center line of said road, North 89° 56' East, 300 feet to the place of beginning of land herein described; containing within said bounds 6.351 acres as surveyed by T. W. Laundon September 4, 1952, be the same more or less, but subject to all legal highways.

NOW, THEREFORE, in consideration of the mutual covenants and promises contained herein, the parties agree as follows:

1. We, the undersigned PURCHASER, do hereby offer and agree to purchase and SELLER agrees to sell said real estate including the land, all appurtenant rights, privileges and easements in its present condition, all of which being hereinafter collectively referred to as "Premises".

REDDY, GRAU
& MEEK
TTORNEYS AT LAW
039 TURNEY ROAD
ARFIELD HEIGHTS,
OHIO 44125
(216) 587-2120

2. The purchase price shall be the sum of Thirty-Six Thousand Dollars ($36,000.00) payable as follows:

(a) $3,000.00 cash to be deposited with SELLER as an earnest money deposit immediately upon execution of this Agreement;

(b) $33,000.00 cash to be deposited with SELLER upon the transfer of title to said property.

3. It is specifically understood and agreed that this Agreement is contingent upon the PURCHASER obtaining a building permit for the construction of a church upon said property within thirty (30) days of the execution of this Agreement. In the event a permit is secured within the said thirty (30) days, PURCHSER shall notify SELLER of said fact in writing and this contingency shall be cancelled. In the event that PURCHASER does not obtain said building permit within said thirty (30) days, SELLER or PURCHASER may void this agreement by providing written notice os same to the other.

PURCHASER herein shall apply for such building permit immediately upon the exectuion of this Agreement.

All parties hereby specifically agree that time shall be condersidered of the essence wherever mentioned herein.

4. SELLER and PURCHASER agree that funds described in Paragraph 2(b) and all necessary documents shall be ready for transfer and exchange within thirty (30) days of the date that SELLER receives notice from PURCHASER that the contingency described in Paragraph 3 has occurred.

In the event this Agreement is not consummated as a result of the contingecy described in Paragraph 3, SELLER agrees to refund the PURCHASER's earnest money deposit.

5. PURCHASER and SELLER agree that title to the Premises shall transfer to the PURCHASER on or before September 15, 1987, hereinafter referred to as "Closing Date".

Possession of the Premises shall be delivered to PURCHASER immediately upon the transfer of title.

REDDY, GRAU
& MEEK
TTORNEYS AT LAW
039 TURNEY ROAD
ARFIELD HEIGHTS,
OHIO 44125
(216) 587-2120

WITNESSES:

PURCHASERS:

APOSTOLIC CHRISTIAN CHURCH
NAZARENE

Peter Stefan

Elena M. Kostovich

BY John Patrutz
JOHN PATRUTZ

The above offer is hereby accepted this 16th day of July, 1987.

WITNESSES:

Albert Long

Elena M. Kostovich

Joseph S. Kostovich

Jack Birkhold

SELLER:

Dorothy Long
DOROTHY LONG

Mildred Birkhold
MILDRED BIRKHOLD

REDDY, GRAU
& MEEK
TTORNEYS AT LAW
039 TURNEY ROAD
ARFIELD HEIGHTS,
OHIO 44125
(216) 587-2120

ESCROW STATEMENT

EXECUTIVE TITLE
AGENCY CORP.

CLEVELAND 574-9330
MEDINA 722-7222
TOLL FREE TO MEDINA 225-0132

To APOSTOLIC CHRISTIAN CHURCH NAZARENE

Escrow Number 13720E

Date of Transfer Sept. 30,198

Property Address Twinsburg-Elyria Rd., Columbia, OH

		Debit	Credit
Sales Price		$ 36,000.00	$
Down Payment			
Escrow Deposit			33,200.00
Deposit (Not Rec. In Escrow)			3,000.00
Mortgage Proceeds			
Loan Discount Fee			
Real Estate Commission			
Title Premium	Executive Title Agency	72.00	
Title Examination			
Loan Origination Fee			
Survey Service			
Escrow Fee	Executive Title Agency	175.00	
State Transfer Tax			
Transfer Service Charge		10.00	
Recording Fees: Deed		12.00	
Mortgage			
Hazard Insurance Premium			
Insurance Proration	From To		
Reserves: Tax (	Months)		
Insurance (	Months)		
FHA (	Months)		
Interest Adjustment	From To		
Taxes Paid			
Tax Proration	From 1/1/87 To 9/30/87		272.28
Termite Inspection Fee			
Mortgage:			
Cancellation Fees			
Hold Sig.			
Preparation of Warranty Deed			
Conditional Filing		10.00	
Preparation of Mortgage			
Credit Report			
Special Tax Examination			
Rental Adjustment			
Holding for Final Water Bill			
	Sub Total	36,279.00	36,472.28
	Check Enclosed	193.28	
	Please Remit		
	TOTALS	$ 36,472.28	$ 36,472.28

Approved and Settlement Received

EXECUTIVE TITLE AGENCY CORP.

BY: Peter Poss
Escrow Officer

Signature

Date

Form 518

HOME
Federal Savings Bank

14650 Detroit Avenue • Lakewood, Ohio 44107 • (216) 226-0510

December 26, 1989

Apostolic Christian Chruch
23295 Royalton Road
Columbia Stat., OH 44028
ATTN: Peter Oldja

Re: 23295 Royalton Road
Columbia Stat., OH 44028

Dear Mr. Oldja:

The Loan Committee of Home Federal Savings Bank has approved your loan application of November 17, 1989, which will be secured by the above captioned property. The terms of approval are:

Loan Amount:	$130,000.00	Interest Rate:	12.375%
Loan Discount:	$ 1,300.00	Loan Term:	15 years
Commitment Expires:	February 17, 1990	Loan Type:	Fixed
Commitment Fee:	$ 1,300.00 (Non Refundable)		

This commitment is conditioned upon the following:

1. Receipt of a signed copy of this commitment letter and a commitment fee within 5 days of the date of this letter.
2. Receipt of satisfactory income, credit and appraisal information, that does not materially and/or adversely change prior to closing.
3. Establishment of a direct payment from a Home Federal Savings checking or savings account or from a checking account at another financial institution that permits electronic accessing.
4. Home Federal Savings Bank acting as Escrow Agent.
5. Specific conditions:

**Personal signatures of Mr. & Mrs. John Patrutz.
**14345 Sprague Road residence to be used as additional security.
**Equikard appraisal of Sprague Road property to substantiate value.
**Mortgage on 14345 Sprague Road to be paid through escrow.

Home Federal has set aside the funds to enable it to make the above loan to you. Upon the closing of the loan, the commitment fee will be credited to your final closing costs. However, if your mortgage is not recorded by February 17, 1990 the within loan commitment will be withdrawn. Further, the commitment fee will not be returned to you as it is fully earned. This commitment letter is a binding agreement between Home Federal and you the applicant, and may not be relied upon by any third parties. If you have any questions about this commitment please contact your loan officer, Peter Poznako, at (216) 226-0510 as soon as possible.

Sincerely,

HOME FEDERAL SAVINGS BANK
Betsy Smith
Betsy Smith
Assistant Vice President

I/we agree to the terms and conditions of this commitment.

x John Patrutz
John Patrutz

x Viorica Patrutz
Viarica Patrutz

x Peter Oldja
Peter Oldja

x Petru Dolinga
Petru Dolinga

x Trajan Mohan
Trajan Mohan

Date

WHEN RECORDED MAIL TO

PAID
JAN 23 1996
HOME BANK, F.S.B.
Mortgage Service Dept.

084966

SPACE ABOVE THIS LINE FOR RECORDER'S USE

HOME FEDERAL SAVINGS BANK, NORTHERN OHIO 0101-09760

MULTIFAMILY OPEN-END MORTGAGE,
ASSIGNMENT OF RENTS AND SECURITY AGREEMENT
(Security for Construction Loan Agreement)

THIS MORTGAGE (herein "Instrument") is made this 11th day of January, 19 90, between the Mortgagor/Grantor, Apostolic Christian Church - Nazarene a/k/a Apostolic Christian Church Nazarene, Inc., whose address is 14345 Sprague Road Strongsville OH 44136 (herein "Borrower"), and the Mortgagee, HOME FEDERAL SAVINGS BANK, NORTHERN OHIO, a CORPORATION organized and existing under the laws of The United States of America, whose address is 12222 Madison Avenue, Lakewood, Ohio 44107 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of ---------- One Hundred Thirty Thousand and no/100 Dollars, which indebtedness is evidenced by Borrower's note dated ..... (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1st 2005;

TO SECURE TO LENDER (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, and all renewals, extensions and modifications thereof; (b) the repayment of any future advances, with interest thereon, made by Lender to Borrower pursuant to paragraph 31 hereof (herein "Future Advances"); (c) the performance of the covenants and agreements of Borrower contained in a Construction Loan Agreement between Lender and Borrower dated ....., 19....., if any, as provided in paragraph 25 hereof; (d) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Instrument; and (e) the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant, convey and assign to Lender [the leasehold estate pursuant to a lease (herein "ground lease") dated ....., between ..... and ....., recorded in ..... in and to*] the following described property located in ....., State of Ohio:

** Delete bracketed material if not completed.*

Situated in the Township of Columbia, County of Lorain and State of Ohio and described as follows: Being part of Original Lot No. 6 in said Township, bounded and described as follows: Beginning at a point in the center line of the Twinsburg-Elyria Road and the Westerly line of land conveyed to the South Hills Laned Company by deed dated September 4, 1941 and recorded in Volume 314, Page 89, Lorain County Record of Deeds; thence in said Westerly line, South 0 deg. 05' West, 920.17 feet to an iron pin; thence South 89 deg. 56' West, 301.33 feet to an iron pin; Thence North 0 deg. 10' East, 920.17 feet to the center line of the Twinsburg-Elyria Road; thence in the center line of said road, North 89 deg. 56' East, 300 feet to the place of beginning of land herein described; containing within said bounds 6.351 acres as surveyed by T. W. Laundon September 4, 1952, as appears by said plat, be the same more or less, but subject to all legal highways.

U S TITLE AGENCY, INC.

H00228

O.R. VOL 254 PAGE 781

TOGETHER with all buildings, improvements, and tenements now or hereafter erected on the property, and all heretofore or hereafter vacated alleys and streets abutting the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock appurtenant to the property, and all fixtures, machinery, equipment, engines, boilers, incinerators, building materials, appliances and goods of every nature whatsoever now or hereafter located in, or on, or used, or intended to be used in connection with the property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light; and all elevators, and related machinery and equipment, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, mirrors, cabinets, panelling, rugs, attached floor coverings, furniture, pictures, antennas, trees and plants, and .....

.....

.....; all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the real property covered by this Instrument; and all of the foregoing, together with said property (or the leasehold estate in the event this Instrument is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant, convey and assign the Property (and, if this Instrument is on a leasehold, that the ground lease is in full force and effect without modification except as noted above and without default on the part of either lessor or lessee thereunder), that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Non-Uniform Covenants. Borrower and Lender further covenant and agree as follows:

27. ACCELERATION; REMEDIES. Upon Borrower's breach of any covenant or agreement of Borrower in this Instrument, including, but not limited to, the covenants to pay when due any sums secured by this Instrument, Lender at Lender's option may declare all of the sums secured by this Instrument to be immediately due and payable without further demand and may foreclose this Instrument by judicial proceeding and may invoke any other remedies permitted by applicable law or provided herein. Lender shall be entitled to collect all costs and expenses incurred in pursuing such remedies, including, but not limited to, costs of documentary evidence, abstracts and title reports.

28. RELEASE. Upon payment of all sums secured by this Instrument, Lender shall discharge this Instrument. Borrower shall pay Lender's reasonable costs incurred in discharging this Instrument.

29. PRIORITY OF MORTGAGE LIEN. Lender is authorized and empowered to do all things provided to be done by a mortgagee under Section 1311.14 of the Revised Code of Ohio, and any present or future amendments or supplements thereto, for the protection of Lender's interest in the premises.

30. CONSTRUCTION LOAN ADVANCES. This Instrument shall secure unpaid balances of obligatory loan advances to be made after this Instrument is delivered to the Recorder for record, said loan advances to be made pursuant to the provisions of the Construction Loan Agreement between Borrower and Lender. The maximum amount of the unpaid balance of said obligatory loan advances, in the aggregate and exclusive of interest accrued thereon, which may be outstanding at any time is US $.....

31. FUTURE ADVANCES. Upon request of Borrower, Lender, at Lender's option so long as this Instrument secures indebtedness held by Lender, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Instrument when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Instrument, not including sums advanced in accordance herewith to protect the security of this Instrument, exceed the original amount of the Note (US $.....) plus the additional sum of US $.....

IN WITNESS WHEREOF, Borrower has executed this Instrument or has caused the same to be executed by its representatives thereunto duly authorized.

Apostolic Christian Church - Nazarene

John Patrutz, Trustee

Petru Dolinga, Trustee

Trajan Mohan, Trustee

Peter Oldja, Trustee

Signed and acknowledged in the presence of:

Sheryl Bischoff

Borrower's Address:

14345 Sprague Road

Strongsville, OH 44136

EOF MAIL - US TITLE
725 ATRIUM OFFICE
PLAZA - 668 EUCLID AVE.
CLEVELAND, OH.
44114

O.R. VOL 254 PAGE 789

CORPORATE ACKNOWLEDGMENT

STATE OF OHIO, Cuyahoga County ss:

On this 11th day of January, 19 90, before me, a Notary Public in and for said County and State, personally appeared John Patrutz and Petru Dolinga and Trajan Mohan and Peter Oldja, known to me to be the persons who, as Trustees and Trustees, respectively, of Apostolic Christian Church - Nazarene, the Corporation which executed the foregoing instrument, signed the same, and acknowledged to me that they did so sign said instrument in the name and upon behalf of said Corporation as such officers, respectively, and by authority of a Resolution of its Board of Directors; and that the same is their free act and deed as such officers, respectively, and the free and corporate act and deed of said Corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.
[SEAL]

PETER POZNAKO
Notary Public—State of Ohio
My Commission Expires Dec. 3, 1991

My commission expires:

Notary Public

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OHIO, ... County ss:

On this ..... day of....., 19....., before me, a Notary Public in and for said County and State, personally appeared ..... the individual(s) who executed the foregoing instrument and acknowledged that ....he.... did examine and read the same and did sign the foregoing instrument, and that the same is ..... free act and deed.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.
[SEAL]

My commission expires:

Notary Public

INDIVIDUAL LIMITED PARTNERSHIP ACKNOWLEDGMENT

STATE OF OHIO, ... County ss:

On this ..... day of....., 19....., before me, a Notary Public in and for said County and State, personally appeared ..... the individual(s) named in the foregoing instrument as the General Partner(s) of ....., the Limited Partnership which executed the foregoing instrument, and acknowledged that ....he.... did sign the foregoing instrument as such General Partner(s) and that such signing is the free act and deed of said Limited Partnership for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

[SEAL]

My commission expires:

Notary Public

CORPORATE LIMITED PARTNERSHIP ACKNOWLEDGMENT

STATE OF OHIO, ... County ss:

On this ..... day of ....., 19....., before me, a Notary Public in and for said County and State, personally appeared ....., who acknowledged himself to be the ..... of ....., the corporation named in the foregoing instrument as the General Partner of ....., the Limited Partnership which executed the foregoing instrument, and who acknowledged that he, as such ..... of said Corporation, being duly authorized by the Board of Directors of said Corporation, did execute the foregoing instrument for and on behalf of said Limited Partnership and that such signing is the free act and deed of said Limited Partnership for the uses and purposes therein mentioned.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

[SEAL]

My commission expires:

Notary Public

This instrument was prepared by: HOME FEDERAL SAVINGS BANK
14650 DETROIT AVENUE
LAKEWOOD, OHIO 44107

C 084966 H

INDEXED
INDEXED

FILM ROLL NO. 298

JAN 22 2 40 PM '90
RECD FOR RECORD
LORAIN COUNTY
O.R. VOL 254 PAGE 781

DOROTHY L. ESSEX
LORAIN COUNTY
RECORDER

26.00 CT

25 MORT 14

RECORDED THIS DATE
FRANK RUSSO
CUYAHOGA CTY. RECORDER

90 JAN 22 PM 4:11

PAID

JAN 23 1996

HOME BANK, F.S.B.
Mortgage Service Dept.

850953

[Space Above This Line For Recording Data]

OPEN-END MORTGAGE

0101-09760

THIS MORTGAGE ("Security Instrument") is given on January 11, 19 90. The mortgagor is John Patrutz and Viorica Patrutz, Husband and Wife ("Borrower"). This Security Instrument is given to Home Federal Savings Bank, Northern Ohio, which is organized and existing under the laws of The United States of America, and whose address is 14650 Detroit Avenue Lakewood, Ohio 44107 ("Lender"). Borrower owes Lender the principal sum of One Hundred Thirty Thousand and no/100 Dollars (U.S. $ 130000.00). 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 January 1, 2005. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (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 Cuyahoga County, Ohio:

Situated in the City of Strongsville, County of Cuyahoga and State of Ohio: and known as being part of Original Strongsville Township Lot No. 11, and bounded and described as follows:
Beginning in the centerline of Sprague Road, (60 feet wide), at a point distant North 89 degrees 9' 20" East, 97.01 feet from the intersection of said centerline, with the Westerly line of lands conveyed to Fred and Nettie Ruffing by deed recorded in Volume 3467, Page 423 of Cuyahoga County Deed Records, said beginning point being distant North 89 degrees 9' 20" East, 987.97 feet, measured along said centerline, from an iron monument at the Northwesterly corner of said Original Lot No. 11; thence North 89 degrees 9' 20" East, along the centerline of Sprague Road, a distane of 100.00 feet to a point; thence South 0 degrees 50' 40" East, a distance of 808.50 feet to a point in the South line of lands conveyed to Fred and Nettie Ruffing, as aforesaid; thence South 89 degrees 9' 20" West, along the Southerly line of lands so conveyed to Fred and Nettie Ruffing, a distance of 100.00 feet to a point; thence North 0 degrees 50 40" West, a distance of 808.50 feet to the place of beginning, be the same more or less, but subject to all legal highways.

**THIS PROPERTY IS BEING USED AS ADDITIONAL COLLATERAL FOR THE APOSTOLIC CHRISTIAN CHURCH - NAZARENE LOCATED AT 23295 ROYALTON ROAD, COLUMBIA STATION, OHIO 44028

which has the address of 14345 Sprague Road [Street], Strongsville [City],
Ohio 44136 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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.

U S TITLE AGENCY, INC.

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

19. 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 paragraphs 13 and 17 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, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. 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 foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or 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, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

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

22. Advances to Protect Security. This Security Instrument shall secure the unpaid balance of advances made by Lender, with respect to the Property, for the payment of taxes, assessments, insurance premiums and costs incurred for the protection of the Property.

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

☐ Adjustable Rate Rider ☐ Condominium Rider ☐ 2–4 Family Rider

☐ Graduated Payment Rider ☐ Planned Unit Development Rider

☐ Other(s) [specify]

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

Witnesses:

..... John Patrutz .....(Seal)
John Patrutz —Borrower

Sheryl Bischof ..... Viorica Patrutz .....(Seal)
Viorica Patrutz —Borrower

[Space Below This Line For Acknowledgment]

State of Ohio, . Cuyahoga . . . . County ss:

On this 11th day of . . January . . . . . 19 . 90 ., before me, a Notary Public in and for said County and State, Personally appeared John Patrutz and Viorica Patrutz, Husband and Wife, the individual(s) who executed the foregoing instrument and acknowledged that they did examine and read the same and did sign the foregoing instrument, and that the same is their free act and deed.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Notary Public

PETER POZNAKO
Notary Public—State of Ohio
My Commission Expires Dec. 3, 1991

This Instrument was Prepared by

Home Federal Savings Bank, Northern Ohio
14650 Detroit Avenue
Lakewood, Ohio 44107

HOME FEDERAL SAVINGS BANK, NORTHERN OHIO
14650 DETROIT AVENUE
LAKEWOOD, OHIO 44107-4210

MODIFICATION OF FIXED RATE NOTE AND MORTGAGE

0101-09760

THIS AGREEMENT, made in duplicate this 11th day of January, 1990 between Apostolic Christian Church - Nazarene a/ka/ Apostolic Christian (borrower), and HOME FEDERAL SAVINGS BANK, NORTHERN OHIO (Lender) or Church Nazarene, Inc. order, _____.

W I T N E S S E T H:

WHEREAS, Borrower has this date executed in favor of Lender a certain Note (the Note) in the principal amount of One Hundred Thirty Thousand and no/100 Dollars ($ 130000.00, secured by a Mortgage of even date herewith (the Mortgage), to be recorded with the County Recorder of Lorain County, Ohio, securing certain property as described in said Mortgage, and

WHEREAS, Lender and Borrower mutually agree to amend said Note and said Mortgage,

NOW, THEREFORE, inconsideration of the sum of One Dollar ($1.00) and other valuable consideration each to the other in hand paid, receipt of which is hereby acknowledged, the parties hereto agree as follows:

1. The Note is hereby modified by the elimination of the entire fourth paragraph dealing with prepayment and by addition thereto of the following: "In the event Borrower pays the full amount due on this Note prior to five years of the date hereof, Borrower agrees to pay in addition to such balance due, the sum of 2 % of the original principal sum as a penalty for such prepayment; provided, however that the prepayment may be made after said five years without payment of penalty. Any partial prepayment shall be applied against the principal amount outstanding and shall not postpone the due date of any subsequent monthly installments or change the amount of such installments unless the Note holder shall otherwise agree in writing.

2. The Note is further modified by the elimination of the entire sixth paragraph dealing with late charges and by the addition thereto of the following: "If any installment under this Note is not received by the holder within fifteen calendar days after the installment is due, the undersigned shall pay to the holder hereof a late charge of 5 percent of such installment, such late charge to be immediately due and payable without demand or notice by the holder hereof. If any installment under this Note remains past due for twenty calendar days or more, the outstanding principal balance of this Note shall bear interest during the period in which the undersigned is in default at the rate of 14.375 percent per annum, or, if such increased rate of interest may not be collected from the undersigned under applicable law, then at the maximum increased rate of interest, if any, which may be collected from the undersigned under applicable law. Notwithstanding any other provision in the Note or Mortgage to the contrary, notice of institution of said default rate is hereby waived."

3. The Note is hereby modified by incorporating into the third paragraph dealing with time and place of payments and by addition thereto of the following: "Borrower shall establish and maintain, until the Note is paid in full, a checking account at a financial institution acceptable to the Note Holder for the purpose of authorizing the Note Holder to draw on said checking account once each month an amount equal to the Regular Monthly Payment as called for in the Note plus such additional amounts as may be required.

   In the event sufficient funds are not in the account as of the last business day before the 5th of the month, Borrower shall be assessed a service charge in an amount as determined by Note Holder. The provisions of the note concerning the date of imposition of late charges and default interest rate shall not be waived or extended by failure of said financial institution to deliver the required funds to Note Holder on a timely basis.

   Any charges imposed by Borrower's financial institution to make such payments or which may be imposed for any other reason shall be the sole and complete obligation of Borrower.

   Failure of Borrower to maintain a sufficient balance in said account to permit said monthly payments to be withdrawn shall, at Note Holder's option, be an additional cause for default under the Note."

4. All provisions in the Mortgage requiring the Borrower to pay to the Note Holder on the day monthly installments of principal and interest are due, until the Note is paid in full, an amount equal to one-twelfth of the annual taxes which may be levied on the Property are hereby reinforced and reaffirmed.

5. All provisions in the Note and Mortgage requiring notice to Borrower shall be modified by eliminating the necessity of said notice being sent by certified mail. Regular mail, postage prepaid, shall be sufficient. Any reference in the Note or Mortgage requiring Borrower to perform some action within thirty (30) days shall be modified to require action within seven (7) days.

6. The Mortgage is modified by elimination of the fourth and fifth paragraphs of Section 5 dealing with Hazard Insurance and the following is substituted therefor: "In the event any sum of money becomes payable under such policy or policies, the Lender, its legal representatives or assigns, shall have the option to receive and apply the same on account of the indebtedness hereby secured, or to permit Borrower to receive and use it, or any part thereof, for the purpose of rebuilding or repairing the damaged premises, or for other pruposes, without hereby waiving or impairing any equity or statutory lien or right under or by virtue of the mortgage lien."

7. The mortgage is modified by the elimination of Section 18 concerning Borrower's right to reinstate.

8. If Lender or any successor in interest as to this indebtedness at some future date transfers or assigns the debt heretofore described to the Federal Home Loan Mortgage Corporation, a federally chartered corporation, Federal National Mortgage Association, a federally chartered corporation, it is understood and agreed that thereafter all provisions of this Modification Agreement with the exception of paragraphs three and four shall terminate and have no further force or effect concurrently, with the recording of such assignment and the provisions concerning late charges contained in the Note shall be in full force and effect.

9. All of the other terms, conditions and provisions of said Note and Mortgage are hereby ratified, confirmed and reaffirmed, it being the intention of Borrower and Lender that said Note and Mortgage shall remain in full force and effect as modified hereby.

BORROWER:

John Patrutz

John Patrutz, Trustee

Petru Dolinga

Petru Dolinga, Trustee

Trajan Mohan

Trajan Mohan, Trustee

Peter Oldja

Peter Oldja, Trustee

John Patrutz

John Patrutz, Individually

Petru Dolinga

Petru Dolinga, Individually

Trajan Mohan

Trajan Mohan, Individually

Peter Oldja

Peter Oldja, Individually

HOME FEDERAL SAVINGS BANK,
NORTHERN, OHIO

BY

Peter Poznako

Viorica Patrutz

Viorica Patrutz, Individually

Anna Dolinga

Anna Dolinga, Individually

Ana Mohan

Anna Mohan, Individually

23295 Royalton Road
Columbia Stat., OH 44028

11-000917-5
01-23-96

387288

SATISFACTION OF MORTGAGE

THIS IS TO CERTIFY; *That the conditions of a certain mortgage bearing the date of January 11, 1990 given by Apostolic Christian Church-Nazarene AKA Apostolic Christian Church Nazarene Inc. to* **HOME BANK, FSB(FKA HOME FEDERAL SAVINGS BANK, NORTHERN OHIO),** *to secure the payment of* $130000.00 *and recorded in* 254 Page 781 *of* Lorain *County Records, have been fully complied with, and the same is hereby satisfied and discharged.*

PP #1200006101012

Signed this Fifth day of February 1996

In presence of:

Susan L. Roche

Laura Morabith

HOME BANK, FSB

By: Marian Nault
Marian Nault
Assistant Treasurer

By: Robert L. Cramer
Robert L. Cramer
Assistant Secretary

THE STATE OF OHIO

CUYAHOGA COUNTY

Before me, a notary Public in and for said County,

Personally appeared the above named *Marian Nault, Assistant Treasurer and Robert L. Cramer, Assistant Secretary, of* **HOME BANK, FSB (FKAHOME FEDERAL SAVINGS BANK, NORTHERN OHIO);** *and* acknowledged that they did sign the foregoing instrument, and that the same is their free act and deed this Fifth day of February 1996.

Donna J. Callahan
Notary Public, State of Ohio
My commission Expires
September 30, 1997

This instrument prepared by: **Home Bank, FSB**
Mail - C&J
Terminal Tower
50 Public Square, Suite 444
Cleveland Ohio 44113

O.R. VOL 1219 PAGE 000701

11-000917-5
01-23-96

VOL. 96-01279 PAGE 24

189057

SATISFACTION OF MORTGAGE

THIS IS TO CERTIFY; *That the conditions of a certain mortgage bearing the date of January 11, 1990 given by John Patrutz and Viorica Patrutz to* **HOME BANK, FSB(FKA HOME FEDERAL SAVINGS BANK, NORTHERN OHIO),** *to secure the payment of* $130000.00 *and recorded in* 90-0410 Page 32 *of* Cuyahoga *County Records, have been fully complied with, and the same is hereby satisfied and discharged.*

PP #

Signed this Fifth day of February 1996

In presence of:

Susan L. Roche

Susan L. Roche

Laura Morabith

Laura Morabith

HOME BANK, FSB

By: Marian Nault
Marian Nault
Assistant Treasurer

By: Robert L. Cramer
Robert L. Cramer
Assistant Secretary

THE STATE OF OHIO

CUYAHOGA COUNTY

Before me, a notary Public in and for said County,

Personally appeared the above named *Marian Nault, Assistant Treasurer and Robert L. Cramer, Assistant Secretary, of* **HOME BANK, FSB (FKAHOME FEDERAL SAVINGS BANK, NORTHERN OHIO);** *and* acknowledged that they did sign the foregoing instrument, and that the same is their free act and deed this Fifth day of February 1996.

Donna J. Callahan
Notary Public, State of Ohio
My commission Expires
September 30, 1997

This instrument prepared by:

Home Bank, FSB
Terminal Tower
50 Public Square, Suite 444
Cleveland Ohio 44113

96 FEB 16 PM 1:04

RECORDED THIS DATE
FRANK RUSSO
CUYAHOGA CTY. RECORDER