How to Complete Your Ohio Mortgage

Mortgage (Ohio statutory form, R.C. 5302.12)

INSTRUCTIONS — KEEP FOR YOUR RECORDS. DO NOT ATTACH THIS PAGE TO YOUR DOCUMENT.

About this form. Ohio real estate loans are secured by a **mortgage**. This form follows Ohio's statutory short form, in which the words "mortgage covenants" carry the covenants of R.C. 5302.13. Use it for a private, family, or seller-financed loan.

1. **Parties (Page 1)**
   Enter the mortgagor (borrower), marital status, and the mortgagee (lender).
2. **Property and loan (Page 2)**
   Copy the legal description, parcel number, and prior instrument reference, and enter the loan details. A married mortgagor's spouse should release dower.
3. **Sign before a notary (Page 3)**
   Each mortgagor (and any spouse releasing dower) signs before the notary with a current, government-issued photo ID.

After It's Signed

- Record the original with the county recorder of the county where the property is located.
- When the loan is paid, the lender records a Release of Mortgage. We have a free Ohio form.
- Pair it with a signed Promissory Note. Consumer and residential loans have additional rules; talk to an attorney.

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SCAN TO BOOK

Questions about this document? Talk to an attorney. Gavrilov & Brooks Law Firm has attorneys licensed in multiple states. Phone and video consultations are available, wherever you are. **(916) 504-0529** · **www.gavrilovlaw.com**

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YOUR FORM BEGINS ON THE NEXT PAGE

MORTGAGE

(Ohio Revised Code 5302.12)

Name(s) of mortgagor(s) (borrower) Marital status
of

County, Ohio (or other residence)
for valuable consideration paid, **grant(s), with mortgage covenants, to**

Name of mortgagee (lender)

whose tax-mailing address is

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the following REAL PROPERTY situated in the

City / Village / Township of
State of Ohio:

County of

Legal description (attach Exhibit A if more space is needed)

Permanent parcel number

Property address

Prior Instrument Reference: Instrument No. (or Volume and Page), County Recorder’s records

to secure the payment of

Principal amount ($)

Promissory note dated

Final payment due

and the performance of the mortgagor’s other obligations, as provided in the note and in R.C. 5302.13 and 5302.14.

Name of spouse of mortgagor (if any)
spouse of the mortgagor, releases all rights of dower therein.

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Executed this day of month and year

X
Mortgagor

Printed name

X
Mortgagor

Printed name

X
Spouse releasing dower (if any)

NOTARY ACKNOWLEDGMENT

STATE OF OHIO)
) ss.
COUNTY OF)

The foregoing instrument was acknowledged before me on

(date) by (name of mortgagor(s))

This is an acknowledgment certificate. No oath or affirmation was administered to the signer with regard to the notarial act.

X
Notary Public

Notary's printed name

(Notary seal)

My commission expires

This instrument was prepared by (name and address)

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