

The lack of standing at the commencement of a foreclosure action requires dismissal of the complaint; however, that dismissal is not an adjudication on the merits and is therefore without prejudice. See **State ex rel. Coles v. Granville**, 116 Ohio St.3d 231, 2007-Ohio-6057, 877 N.E.2d 968, ¶ 51. Because there has been no adjudication on the underlying indebtedness, our dismissal has no effect on the underlying duties, rights, or obligations of the parties. **Fed. Home Loan Mtge. Corp. v. Schwartzwald**, 134 Ohio St.3d 13, 2012-Ohio-5017