


20130429000173930 1/18 \$469.05
Shelby Cnty Judge of Probate, AL
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When Recorded Mail To: Avenue 365 Lender Services, LLC
~~NEW PENN FINANCIAL~~ 401 Plymouth Road
~~4000 CHEMICAL ROAD~~ Suite 550
~~PLYMOUTH MEETING, PA~~ Plymouth Meeting, PA 19462

This document prepared by:
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MORTGAGE

SPEEGLE
Loan #: 3613020098
MIN: 100754436130200985
MERS Phone: 1-888-679-6377
PIN: 10-2-04-0-001-007.000

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "**Security Instrument**" means this document, which is dated **APRIL 17, 2013** together with all Riders to this document.

(B) "**Borrower**" is **CHAD ERIC SPEEGLE**. Borrower is the mortgagor under this Security Instrument.

(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.

(D) "**Lender**" is **NEW PENN FINANCIAL, LLC**. Lender is a **LIMITED LIABILITY CORPORATION** organized and existing under the laws of **DE**. Lender's address is **4511 N. HIMES AVENUE SUITE 245, TAMPA, FL 33614**.

(E) "**Note**" means the promissory note signed by Borrower and dated **APRIL 17, 2013**. The Note states that Borrower owes Lender **TWO HUNDRED SEVENTY THOUSAND SEVEN HUNDRED AND 00/100** Dollars (U.S. \$**270,700.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **MAY 1, 2028**.



