

When Recorded Mail To:  
OPEN MORTGAGE, LLC  
14101 HIGHWAY 290 WEST, BUILDING 1300  
AUSTIN, TX 78737

20130722000295430 1/11 \$397.50  
Shelby Cnty Judge of Probate, AL  
07/22/2013 09:27:00 AM FILED/CERT

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**MORTGAGE**

Loan Number 595-00000055

FHA Case No.

011-7701430-703

MIN: 100598659513040260

THIS MORTGAGE ("Security Instrument") is given on JULY 12, 2013. The grantor is JOEL D. FRITZ AND SPOUSE, JANET L. FRITZ ("Borrower"). This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as beneficiary. 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. OPEN MORTGAGE, LLC ("Lender") is organized and existing under the laws of TEXAS, and has an address of 14101 HIGHWAY 290 WEST, BUILDING 1300, AUSTIN, TX 78737. Borrower owes Lender the principal sum of Two Hundred Thirty-Six Thousand Nine Hundred Seventy-Five And No/100 Dollars (U.S. \$236,975.00). 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 AUGUST 01, 2028. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in SHELBY County, Alabama:

LOT 20, ACCORDING TO THE SURVEY OF RIVERCHASE COUNTRY CLUB, PHASE III, FIRST ADDITION, AS RECORDED IN MAP BOOK 8, PAGE 179, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

which has the address of 2100 CHESTNUT OAKS DRIVE, HOOVER,  
[Street] [City]  
Alabama 35244 ("Property Address"):  
[Zip Code]

TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and 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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

Initials: JF JL













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:

  
\_\_\_\_\_  
JOEL D. FRITZ (Seal)  
-Borrower

  
\_\_\_\_\_  
JANET L. FRITZ (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

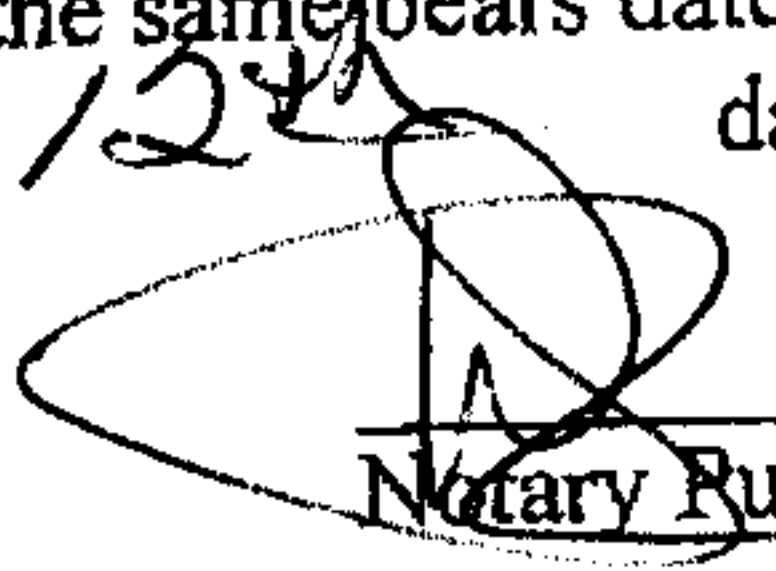


STATE OF ALABAMA, <sup>Shelby</sup> MADISON


County ss:

On this \_\_\_\_\_ day of \_\_\_\_\_, I, \_\_\_\_\_, a Notary Public in and for said county and in said state, hereby certify that **JOEL D. FRITZ and JANET L. FRITZ**, whose name(s) <sup>Joel D. Fritz</sup> ~~Joel D. Fritz~~ <sup>Janet L. Fritz</sup> ~~Janet L. Fritz~~ signed to the foregoing conveyance, and who <sup>are</sup> ~~is~~ known to me, acknowledged before me that, being informed of the contents of the conveyance, <sup>they</sup> ~~he~~ he executed the same voluntarily and as \_\_\_\_\_ act on the day the same bears date.  
Given under my hand and seal of office this <sup>12th</sup> day of <sup>July</sup> 2013

My Commission expires: <sup>8/2/15</sup>


  
Notary Public


This instrument was prepared by **Tiffany Bahney**  
**RUSSELL S. ORMSTEDT, CO-COUNSEL**  
2315 MARKET PLACE  
HUNTSVILLE, AL 35801

  
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.

  
\_\_\_\_\_  
JOEL D. FRITZ (Seal)  
- Borrower


  
\_\_\_\_\_  
JANET L. FRITZ (Seal)  
- Borrower

\_\_\_\_\_  
(Seal)  
- Borrower

\_\_\_\_\_  
(Seal)  
- Borrower

\_\_\_\_\_  
(Seal)  
- Borrower

\_\_\_\_\_  
(Seal)  
- Borrower

  
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**EXHIBIT A**  
**LEGAL DESCRIPTION**

Lot 20, according to the Survey of Riverchase Country Club, Phase III, First Addition, as recorded in Map Book 8, Page 179, In the Probate Office of Shelby County, Alabama



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