

When Recorded Mail To:
**UNITED SHORE FINANCIAL
SERVICES, LLC
1414 EAST MAPLE RD
TROY, MI 48083
ATTN: POST CLOSING MANAGER**

This document prepared by:
**KHADIJA COLE
UNITED WHOLESALE MORTGAGE
1414 EAST MAPLE RD
TROY, MI 48083
(800) 981-8898**


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Shelby Cnty Judge of Probate, AL
07/13/2015 02:44:44 PM FILED/CERT

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MORTGAGE

CANALES
Loan #: 1351542084
Serv. #: 0064781248
MIN: 100032413515420847
MERS Phone: 1-888-679-6377
PIN: 13-4-20-2-002-104-000

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 **JULY 7, 2015**, together with all Riders to this document.

(B) "Borrower" is **LEOBARDO CANALES, A MARRIED MAN**. 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 **UNITED WHOLESALE MORTGAGE**. Lender is a **LLC** organized and existing under the laws of **MICHIGAN**. Lender's address is **1414 EAST MAPLE RD, TROY, MI 48083**.

(E) "Note" means the promissory note signed by Borrower and dated **JULY 7, 2015**. The Note states that Borrower owes Lender **ONE HUNDRED FORTY-FOUR THOUSAND SEVEN HUNDRED FIFTY AND 00/100 Dollars (U.S. \$144,750.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **JULY 1, 2045**.

ALABAMA--Single Family--Fannie Mac/Freddie Mac UNIFORM INSTRUMENT
309.39

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Form 3001 01/01



The property described herein does not constitute the homestead of the borrower nor the borrower's spouse.

LL

