

After Recording Return To:
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288

20160901000317500
09/01/2016 10:37:53 AM
MORT 1/17

This Document Prepared By:
Janice Lingle
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, TX 78288

[Space Above This Line For Recording Data]

147171
MORTGAGE

MIN: 1001056-3000531286-9
Loan #: 3000531286

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 **August 23, 2016**, together with all Riders to this document.

(B) **"Borrower"** is **MICHAEL J. HAIGLER JR. AND LESLEY M. HAIGLER, HUSBAND AND WIFE, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**. 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 **USAA Federal Savings Bank**. Lender is a **Federally Chartered Savings Association** organized and existing under the laws of **The United States of America**. Lender's address is **10750 McDermott Freeway, San Antonio, TX 78288-0544**.

(E) **"Note"** means the promissory note signed by Borrower and dated **August 23, 2016**. The Note states that Borrower owes Lender **TWO HUNDRED FORTY NINE THOUSAND SIX HUNDRED AND NO/100 Dollars (U.S. \$ 249,600.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay

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

 (Seal)
Borrower - **MICHAEL J. HAIGLER, JR**

 (Seal)
Borrower - **LESLEY M HAIGLER**

Origination Company: **USAA Federal Savings Bank**
NMLSR ID: **401058**
Originator: **Seth A Tucker**
NMLSR ID: **1306022**



* 3 0 0 0 5 3 1 2 8 6 *
MULTISTATE PUD RIDER-Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Mortgage Cadence Document Center © 3204 01/14



* M C P U D R D R *
Form 3150 1/01
(page 3 of 3 pages)

EXHIBIT A

LEGAL DESCRIPTION:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE STATE OF ALABAMA,
COUNTY OF SHELBY, TO-WIT:
LOT 18, ACCORDING TO THE SURVEY OF CARDEN CREST, AS RECORDED IN MAP
BOOK 35, PAGE 64, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY,
ALABAMA.

Parcel ID(s): 08-4-20-0-002-014.000

20160901000317500 09/01/2016 10:37:53 AM MORT 17/17



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
09/01/2016 10:37:53 AM
\$437.40 CHERRY
20160901000317500

A handwritten signature in black ink, appearing to be "J. W. Fuhrmeister", is written over the printed name of the Probate Judge.