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1050 Woodward Ave
Detroit, MI 48226-1906

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MORT 1/20

63122526 - 4029295

Mortgage

3376571957

FHA Case No. 011-8637351-703
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DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

- (A) **"Security Instrument"** means this document, which is dated May 2, 2017, together with all Riders to this document.
- (B) **"Borrower"** is Virginia S. Hess, an unmarried woman

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**

