

After Recording Return To:

SILVERTON MORTGAGE
1201 PEACHTREE ST NE, STE 2050
ATLANTA, GEORGIA 30361
Loan Number: 4022384

20190430000141630
04/30/2019 09:12:08 AM
MORT 1/18

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MORTGAGE

MIN: 100643800040223848

MERS Phone: 888-679-6377

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 25, 2019, together with all Riders to this document.

(B) "Borrower" is JOANNE BRUNO, AN UNMARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY

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 VANDERBILT MORTGAGE AND FINANCE, INC. DBA SILVERTON MORTGAGE

Lender is a TENNESSEE CORPORATION organized and existing under the laws of TENNESSEE

Lender's address is 1201 PEACHTREE ST NE, STE 2050, ATLANTA, GEORGIA 30361

(E) "Note" means the promissory note signed by Borrower and dated APRIL 25, 2019

The Note states that Borrower owes Lender ONE HUNDRED THIRTY THOUSAND AND 00/100 Dollars (U.S. \$ 130,000.00) 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, 2049

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

 (Seal)
JOANNE BRUNO -Borrower

Witness

Witness

