

When Recorded Mail To:
FIRST AMERICAN MORTGAGE
SOLUTIONS ON BEHALF OF
STEARNS LENDING
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
ATTN: FRANK KRUCKEL

This document prepared by:
CHRISTOPHER FUGH
PREMIA MORTGAGE, LLC DBA
PREMIA RELOCATION MORTGAGE
1111 W. LONG LAKE ROAD,
SUITE 102
TROY, MI 48098-2620
(248) 265-7427

[Space Above This Line For Recording Data]

PURCHASE MONEY MORTGAGE

ECHAVE
Loan #: 5808301195
MIN: 101283158083011957
MERS Phone: 1-888-679-6377
PIN: 10-4-20-0-003-026.000

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 **DECEMBER 18, 2019**, together with all Riders to this document.

(B) "**Borrower**" is **JORGE ALBERTO ECHAVE AND VICKI PEIFER, HUSBAND AND WIFE;**. 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 **PREMIA MORTGAGE, LLC DBA PREMIA RELOCATION MORTGAGE.** Lender is a **LIMITED LIABILITY COMPANY** organized and existing under the laws of **DELAWARE.** Lender's address is **1111 W. LONG LAKE ROAD, SUITE 102, TROY, MI 48098..**

(E) "**Note**" means the promissory note signed by Borrower and dated **DECEMBER 18, 2019.** The Note states that Borrower owes Lender **THREE HUNDRED SEVENTY-THREE THOUSAND FIVE HUNDRED AND 00/100 Dollars (U.S. \$373,500.00)** plus interest. Borrower has promised to pay this debt in

ALABAMA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
☒ 309.54

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Form 3001 01/01



58083011952101116



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Shelby Cnty Judge of Probate, AL
01/03/2020 11:51:30 AM FILED/CERT

[Handwritten signatures]

