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Quicken Loans, LLC
1050 Woodward Ave
Detroit, MI 48226-1906

20201214000571480
12/14/2020 09:39:01 AM
MORT 1/22

69046801-6502862 [Space Above This Line For Recording Data] 3464597803
MORTGAGE
MIN 100039034645978034
VA Case Number: 22-2260782752

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 November 30, 2020, together with all Riders to this document.

(B) "Borrower" is Thomas F. Fitzgerald and Donna S. Fitzgerald, husband and wife

Borrower is the mortgagor under this Security Instrument.

(D) "Lender" is Quicken Loans, LLC

Lender is a Limited Liability Company
organized and existing under the laws of the State of Michigan
Lender's address is 1050 Woodward Ave, Detroit, MI 48226-1906

(E) "Note" means the promissory note signed by Borrower and dated November 30, 2020
The Note states that Borrower owes Lender One Hundred Eighty Three Thousand One
Hundred Seventy Six and 00/100 Dollars
(U.S. \$ 183,176.00) plus interest. Borrower has promised to pay this debt in regular Periodic

Payments and to pay the debt in full not later than December 1, 2050

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

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the
County of Shelby :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.
SUBJECT TO COVENANTS OF RECORD.

Parcel ID Number: 28 3 05 0 012 016.000 which currently has the address of
464 Sherwood Cir [Street]
Calera [City] , Alabama 35040-

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.

Witnesses:

Thomas F. Fitzgerald 11/30/2020 (Seal)
-Borrower

Donna S. Fitzgerald 11/30/2020 (Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

