

20210108000013110
01/08/2021 08:26:05 AM
MORT 1/18

BLD2000427

This instrument prepared by and after
Recording Return To:

UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
ATTN: POST CLOSING MANAGER
Loan Number: 1220808478

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 100032412208084787

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 JANUARY 6, 2021, together with all Riders to this document.

(B) "Borrower" is GAVRILA N KLEIN and ROBERT E KLEIN, Wife and Husband, As Joint Tenants

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 United Wholesale Mortgage, LLC

Lender is a Limited Liability Company organized and existing under the laws of MICHIGAN
Lender's address is 585 South Boulevard E, Pontiac, Michigan 48341

(E) "Note" means the promissory note signed by Borrower and dated JANUARY 6, 2021
The Note states that Borrower owes Lender THREE HUNDRED SIXTY-FOUR THOUSAND FOUR HUNDRED TEN AND 00/100 Dollars (U.S. \$ 364,410.00) plus interest.
Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than FEBRUARY 1, 2051

(F) "Property" means the property that is described below

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)
GAVRILA N KLEIN -Borrower

 (Seal)
ROBERT E KLEIN -Borrower



EXHIBIT "A"

Lot 2425, according to the Map of Kinross Highlands at Ballantrae, as recorded in Map Book 52, Page 53, in the Probate Office of Shelby County, Alabama.

This is a purchase money mortgage.

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