

Return To: *Gwendolyn Becker*
Document Management
Rocket Mortgage, LLC
1050 Woodward Ave
Detroit, MI 48226-1906

20210809000384680
08/09/2021 10:59:05 AM
MORT 1/22

70520033 [Space Above This Line For Recording Data] 3479716700
MORTGAGE
MIN 100039034797167006
VA Case Number: 22-2260805097

7501809
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 August 2, 2021, together with all Riders to this document.
(B) "Borrower" is Michael Bearden and Amy Bearden, 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.

ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3001 1/01

6279633908
VMP -6A(AL) (1302).00

Page 1 of 15

Initials: *MB AB*



q03479716700 0233 343 0115

VMP Mortgage Solutions, Inc.

(D) "Lender" is Rocket Mortgage, LLC, FKA 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 August 2, 2021. The Note states that Borrower owes Lender Three Hundred Ninety Six Thousand and 00/100 Dollars

(U.S. \$ 396,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than September 1, 2051.

(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 due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☒ Planned Unit Development Rider	☐ 1-4 Family Rider
☒ VA Rider	☐ Biweekly Payment Rider	☒ Other(s) [specify] Legal Attached

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

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: 153072003028011 which currently has the address of
161 Willow Branch Ln [Street]
Chelsea [City] , Alabama 35043-4300 [Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this



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:

Michael Bearden 08/02/2021 (Seal)
-Borrower

Amy Bearden 08/02/2021 (Seal)
-Borrower

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)



STATE OF ALABAMA, Shelby

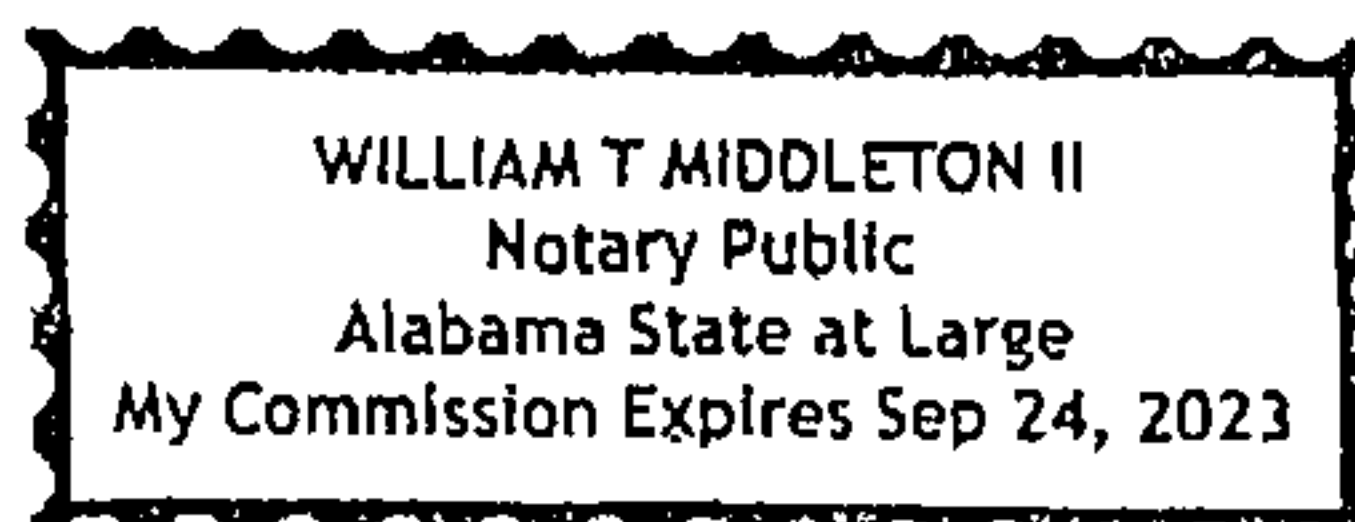
County ss:

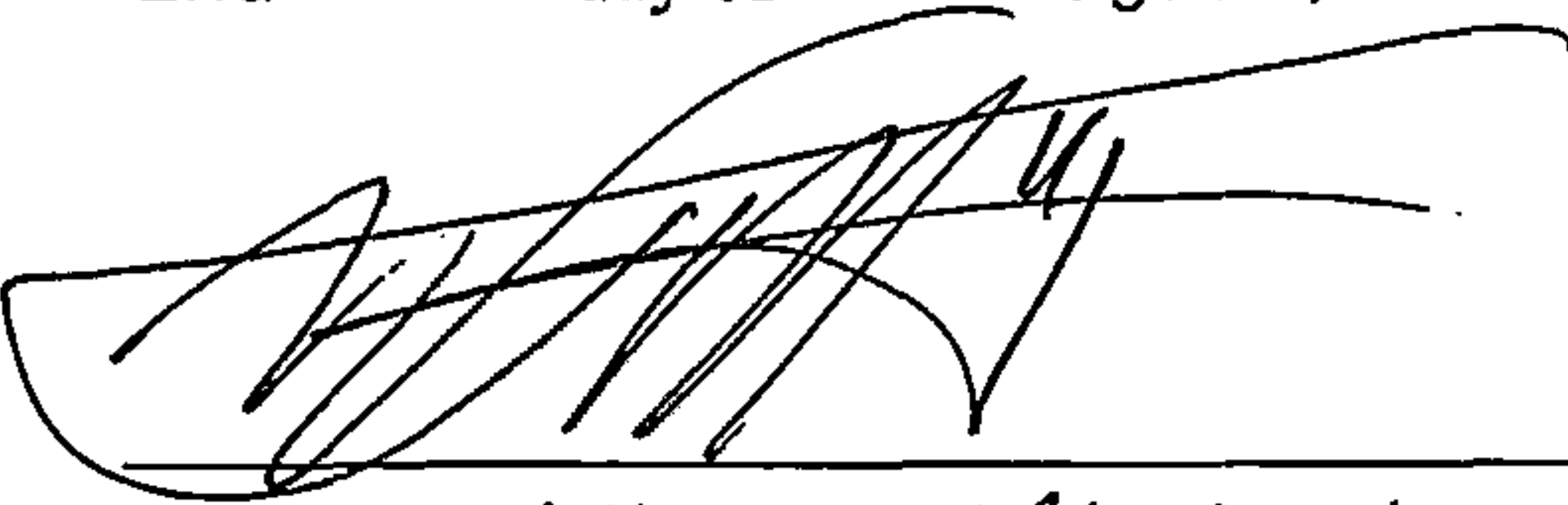
On this 2nd day of August, 2021, I,
William T. Middleton II
a Notary Public in and for said county and in said state, hereby certify that Michael Bearden and
Amy Bearden

whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged
before me that, being informed of the contents of the conveyance, he/she/they executed the same
voluntarily and as his/her/their act on the day the same bears date.

Given under my hand and seal of office this 2nd day of August, 2021.

My Commission Expires: 9/24/2023




Notary Public William T. Middleton II

Prepared By: Gwendolyn Becker
Rocket Ready Underwriter
1050 Woodward Ave
Detroit, MI 48226-1906
(313)373-0000

Loan origination organization Rocket Mortgage, LLC
NMLS ID 3030
Loan originator Tracy A Scripp
NMLS ID 1957953



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

 08/02/2021 (Seal)
Michael Bearden -Borrower

 08/02/2021 (Seal)
Amy Bearden -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.

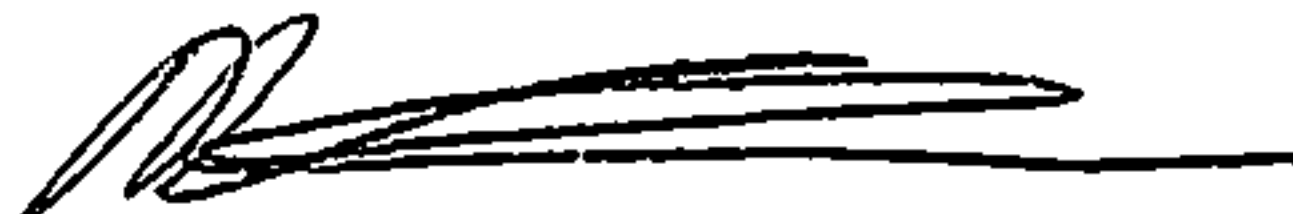
MULTISTATE PUD RIDER - Single Family - Fannie Mae/Freddie Mac
UNIFORM INSTRUMENT

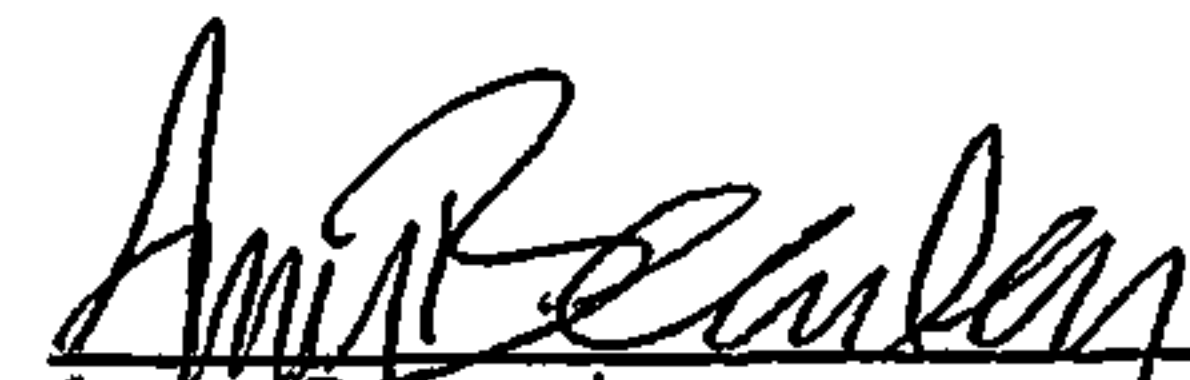
Wolters Kluwer Financial Services, Inc.

Form 3150 1/01
VMP7R (2006).00
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IN WITNESS WHEREOF, Borrower(s) has executed this VA Guaranteed Loan and Assumption Policy Rider.

 08/02/2021
Michael Bearden -Borrower

 08/02/2021
Amy Bearden -Borrower

-Borrower

-Borrower

[Sign Original Only]

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.

EXHIBIT A - LEGAL DESCRIPTION

Tax Id Number(s): 153072003028011

Land situated in the County of Shelby in the State of AL

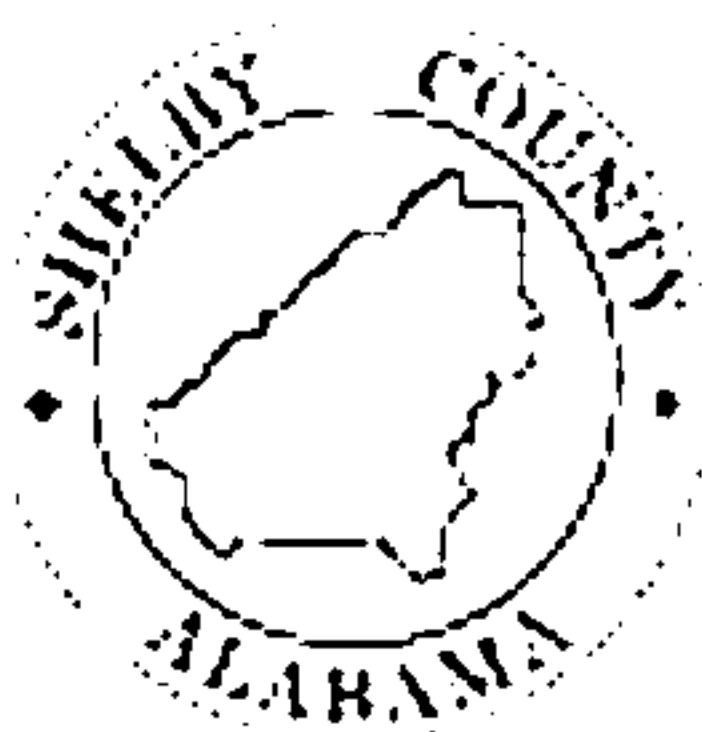
Lot 136, According to the Survey of Willow Branch Second Sector, as Recorded in Map Book 48, Page 35, in the Probate of Shelby County, Alabama.

By Deed From Scotch Homes and Land Development Groups, Inc., an Alabama Corporation to Michael Bearden and Amy Bearden, for and during their joint lives and upon the death of either, then to the survivor of them dated 09/07/2018, recorded on 09/13/2018 as Instrument Number: 20180913000329650

Commonly known as: 161 Willow Branch Ln, Chelsea, AL 35043-4300

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES.

Source of Title: Book , Page .



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
08/09/2021 10:59:05 AM
\$680.00 JOANN
20210809000384680

Allen S. Bayl