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10/15/2021 03:22:42 PM
MORT 1/20

After Recording Return To:
UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
ATTN: POST CLOSING MANAGER
Loan Number: 1221999887

_____[Space Above This Line For Recording Data]_____

MORTGAGE

MIN: 100032412219998876

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

(B) **"Borrower"** is JOHN R KASH and MICHELE B KASH, Husband and Wife, As Joint Tenants with Full Rights of Survivorship

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 OCTOBER 6, 2021. The Note states that Borrower owes Lender ONE HUNDRED NINETEEN THOUSAND TWO HUNDRED AND 00/100 Dollars (U.S. \$ 119,200.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than NOVEMBER 1, 2051.

