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MORT 1/19

When Recorded Mail To:
Planet Home Lending, LLC
ATTN: c/o First American
Mortgage Solutions
1795 International Way
Idaho Falls, ID 83402

This document prepared by:
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MORTGAGE

Kemp
Loan #: 400119057
MIN: 100654300001950949
MERS Phone: 1-888-679-6377
PIN: 13 3 08 1 003 005.000

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 **March 4, 2022**, together with all Riders to this document. ***married to each other**

(B) "Borrower" is **TYLER S KEMP AND MELISSA M KEMP, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM**. 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 **Planet Home Lending, LLC**. Lender is a **Limited Liability Company** organized and existing under the laws of **Delaware**. Lender's address is **321 Research Parkway, Suite 303, Meriden, CT 0**

