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03/21/2022 09:24:30 AM
MORT 1/22

When Recorded Mail To:
MOVEMENT MORTGAGE, LLC
8024 CALVIN HALL RD
INDIAN LAND, SC 29707

This document prepared by:
JOCELYN LOGAN
MOVEMENT MORTGAGE, LLC
8024 CALVIN HALL ROAD
INDIAN LAND, SC 29707
888-589-4416

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PURCHASE MONEY MORTGAGE

GRIFFIN
Loan #: 3680873
Serv. #: 3010190455
MIN: 100670800036808731
MERS Phone: 1-888-679-6377
PIN: 09-7-26-1-004-019.000
Case #: 22-22-6-0822590

**NOTICE: THIS LOAN IS NOT ASSUMABLE
WITHOUT THE APPROVAL OF THE
DEPARTMENT OF VETERANS AFFAIRS OR
ITS AUTHORIZED AGENT.**

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 **FEBRUARY 8, 2022**, together with all Riders to this document.

(B)"Borrower" is **JONATHAN L GRIFFIN AND MARY M GRIFFIN, 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

ALABAMA--Single Family--Fannie Mac/Freddie Mac UNIFORM INSTRUMENT
Modified For VA

☒ 309.59

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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 **MOVEMENT MORTGAGE, LLC**. Lender is a LLC organized and existing under the laws of **DELAWARE**. Lender's address is **8024 CALVIN HALL ROAD INDIAN LAND, SC 29707**.

(E) "Note" means the promissory note signed by Borrower and dated **FEBRUARY 8, 2022**. The Note states that Borrower owes Lender **THREE HUNDRED FORTY-FOUR THOUSAND SEVEN HUNDRED FIFTY-ONE AND 00/100 Dollars (U.S. \$344,751.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **MARCH 1, 2052**.

(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 | ☐ Biweekly Payment Rider |
| ☐ 1-4 Family Rider | ☐ Other(s) [specify] _____ | |
| ☒ VA Rider | | |

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(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §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.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

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, the following described property located in the COUNTY of SHELBY.

SEE EXHIBIT A LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF which currently has the address of **604 POLO CIR, CHELSEA, Alabama 35043** ("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

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Exhibit A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA, AND IS DESCRIBED AS FOLLOWS:

LOT 112, ACCORDING TO THE SURVEY OF POLO CROSSINGS SECTOR II, AS RECORDED IN MAP BOOK 46, PAGE 21, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Parcel ID:09 7 26 1 004 019.000

Commonly known as 604 Polo Circle, Chelsea, AL 35043
However, by showing this address no additional coverage is provided

Source of Title Deed Instrument: 20211123000562640.

