

20230103000000620
01/03/2023 09:14:13 AM
MORT 1/18

When Recorded Mail To:
CANOPY TITLE
240 APPELATE PARKWAY
PELHAM, AL 35124

This document prepared by:
CAMPBELL RILEY MATTHEWS
NEW DAY FINANCIAL, LLC.
8160 MAPLE LAWN BLVD
FULTON, MD 20759
(855) 666-6798

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PURCHASE MONEY MORTGAGE

WATSON
Loan #: 1877446
Serv. #: 6110018550
MIN: 100343000018774467
MERS Phone: 1-888-675-6377
PIN: 07 5 15 1 002 032.000
Case #: 22-22-6-0837497

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

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organized and existing under the laws of DELAWARE. Lender's address is 8160 MAPLE LAWN BLVD, FULTON, MD 20759.

(E) "Note" means the promissory note signed by Borrower and dated DECEMBER 29, 2022. The Note states that Borrower owes Lender ONE HUNDRED FIFTY THOUSAND TWO HUNDRED TWENTY AND 00/100 Dollars (U.S. \$150,220.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JANUARY 1, 2053.

(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

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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 LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.

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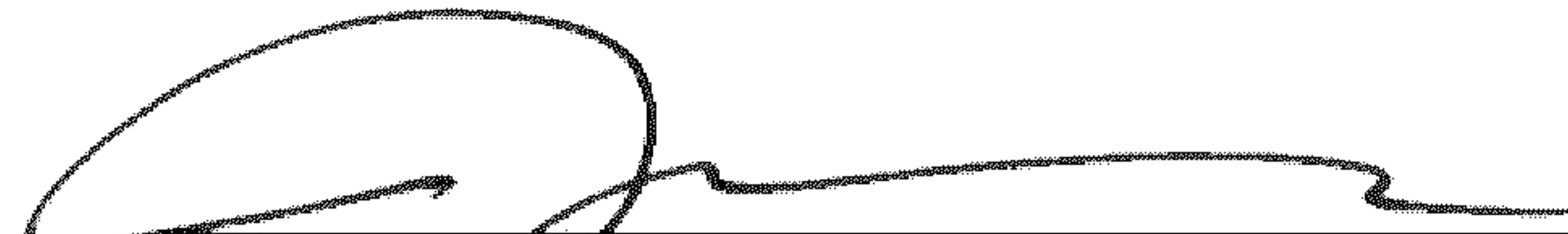
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[Space Below This Line For Acknowledgment]

The State of ALABAMA

JEFFERSON County

I, JOHN THOMAS RITONDO JR. hereby certify that THOMAS WATSON JR AND NORMA HURTADO WATSON, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this date that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date. Given under my hand this 29TH day of DECEMBER A.D. 2022.

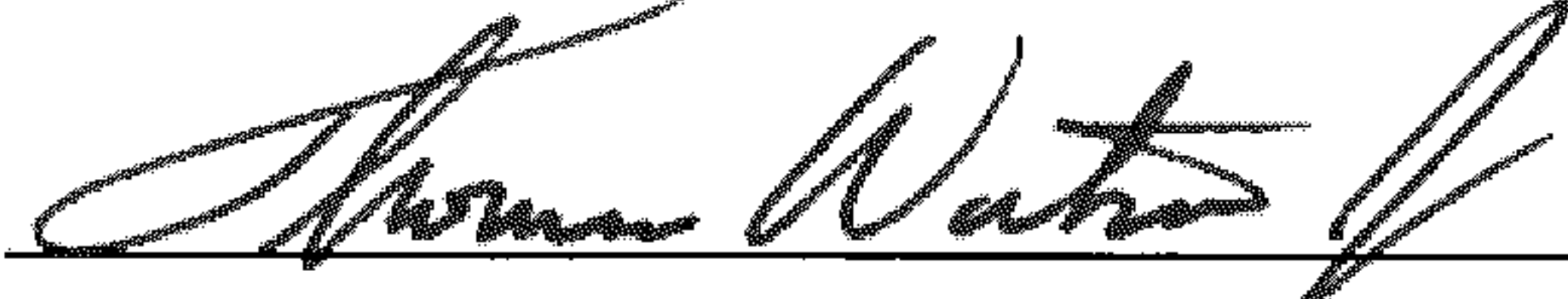

Not

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IN WITNESS WHEREOF, Borrower(s) has executed this V.A. Guaranteed Loan and Assumption Policy Rider.


_____(SEAL)
- BORROWER - THOMAS WATSON JR


_____(SEAL)
NORMA HURTADO WATSON SIGNING FOR HOMESTEAD

