

This document prepared by:
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Guaranteed Rate, Inc.
3940 N. Ravenswood Ave.
Chicago, IL 60613

After Recording Return To:
Guaranteed Rate, Inc.
ATTN: Final Docs
1806 W. Cuyler Ave Suite
1W
Chicago, IL 60613-2541

[Space Above This Line For Recording Data]

PURCHASE MONEY MORTGAGE

Nally
Loan #: 234709760
Serv. #: 5110271490
MIN: 100196399042102028
MERS Phone: 1-888-679-6377
PIN: 13 6 13 1 002 108.000

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

Parties

(A) "Borrower" is **KATHERINE S NALLY, UNMARRIED WOMAN**, currently residing at **1750 Valley Ave Apt A, Homewood, AL 35209 US**. Borrower is the mortgagor under this Security Instrument.

(B) "Lender" is **Guaranteed Rate, Inc.**. Lender is a **corporation** organized and existing under the laws of **Delaware**. Lender's address is **3940 N. Ravenswood Ave., Chicago, IL 60613**. The term "Lender" includes any successors and assigns of Lender.

(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.

Documents

(D) "Note" means the promissory note dated **August 18, 2023**, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender **Two Hundred One Thousand Four Hundred And 00/100 Dollars (U.S. \$201,400.00)** plus interest. Each Borrower who signed the Note has promised to

