



20231020000310620 1/22 \$948.10
Shelby Cnty Judge of Probate, AL
10/20/2023 01:28:49 PM FILED/CERT

After Recording Return To:
UNITED WHOLESale MORTGAGE, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
ATTN: POST CLOSING MANAGER
Loan Number: 1223581923

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 100032412235819239

MERS Phone: 888-679-6377

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 Quardarius Dajuan Williams and Bria Nichole Williams, Husband and Wife, As Joint Tenants with Full Rights of Survivorship

currently residing at 1360 Tullahoma Drive, Prattville, Alabama 36066

Borrower is the mortgagor under this Security Instrument.



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Documents

(D) **"Note"** means the promissory note dated October 16, 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 FIVE HUNDRED SEVENTY-FIVE THOUSAND THREE HUNDRED SIXTY-FIVE AND 00/100 Dollars (U.S. \$ 575,365.00) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than November 1, 2053.

(E) **"Riders"** means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

- | | |
|--|--|
| ☐ Adjustable Rate Rider | ☐ Condominium Rider |
| ☐ 1-4 Family Rider | ☒ Planned Unit Development Rider |
| ☐ Second Home Rider | ☐ Other(s) [specify]: |

(F) **"Security Instrument"** means this document, which is dated October 16, 2023, together with all Riders to this document.

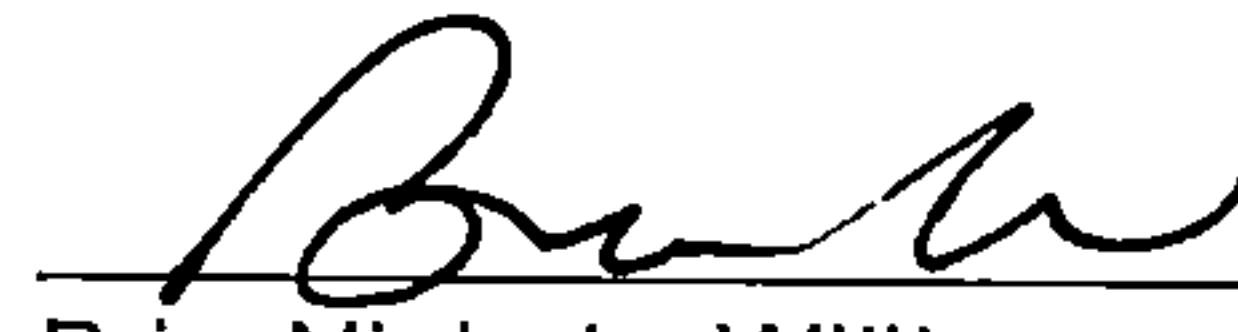
Additional Definitions



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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.


Guardarius Dajuan Williams (Seal)
-Borrower


Bria Nichole Williams (Seal)
-Borrower

