

After Recording Return To:
**FIRST AMERICAN MORTGAGE
SOLUTIONS ON BEHALF OF
CALIBER HOME LOANS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402**

This Instrument was prepared by:
**CALIBER HOME LOANS, INC.
1525 S. BELT LINE ROAD
COPPELL, TX 75019**

_____[Space Above This Line For Recording Data]_____

**Loan Number 9747731363
MERS Number 100820997477313632**

MORTGAGE

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 **MAY 06, 2019**, together with all Riders to this document.

(B) **"Borrower"** is **NILESH S JOSHI AKA NILESH JOSHI AND SHILPA JOSHI, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY**; 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 **CALIBER HOME LOANS, INC.**. Lender is a **CORPORATION** organized and existing under the laws of **DELAWARE**. Lender's address is **1525 S. BELT LINE ROAD, COPPELL, TX 75019**.

(E) **"Note"** means the promissory note signed by Borrower and dated **MAY 06, 2019**. The Note states that Borrower owes Lender **TWO HUNDRED FORTY-SIX THOUSAND FIVE HUNDRED AND 00/100THS** Dollars (U.S. **\$246,500.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **JUNE 01, 2034**.

(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]:

