

1RECORDATION REQUESTED BY:  
WFG LENDER SERVICES  
2625 TOWNSGATE RD, SUITE 101  
WESTLAKE VILLAGE, CA 91361

Prepared By:  
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NEW DAY FINANCIAL, LLC.  
8160 MAPLE LAWN BLVD  
FULTON, MD 20759  
(877) 717-4791

  
**2021-769643** 6/4/2021 8:44 AM PAGE: 1 OF 18  
FEES: \$63.00 PK MORTGAGE  
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

After Recording Return To:  
WFG NATIONAL TITLE  
INSURANCE COMPANY  
5000 LEGACY DRIVE, SUITE  
109  
PLANO, TX 75024

[Space Above This Line For Recording Data]

## MORTGAGE

SANDERS  
Loan #: 1680909  
Serv. #: 8017938443  
MIN: 100343000016809091  
MERS Phone: 1-888-679-6377  
PIN: 03-5584-10-2-01-022-00  
Case #: 39-39-6-1378038

# 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 **MAY 22, 2021**, together with all Riders to this document.

(B) "Borrower" is **RICHARD D SANDERS JR & KATHLEEN A SANDERS, 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 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 **NEW DAY FINANCIAL, LLC**. Lender is a **LIMITED LIABILITY COMPANY**