

## Attention Signing Agent! Common Error Doc

- 1) If initial lines are present, all signors must initial the line located at the bottom of each page.
- 2) Do NOT add any signors to this document.
- 3) By following these directions it is easy to pay you the full amount.

### Mortgage / Deed of Trust / Security Instrument

#### SAMPLE FIRST PAGE

MORTGAGE

Return To:  
Testing Return Name  
Testing CompanyName  
Testing Address1  
Testing Address2

MIN 123456789000000

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 January 1, 2010, together with all Riders to this document.

(B) "Borrower" is Test Borrower 1, Test Borrower 2 husband and wife, and Test Borrower 3 and Test Borrower 4, husband and wife.

Borrower's address is 123456 Anywhere Street, Anywhere, MI 48230.  
Borrower is the mortgagor under this Security Instrument.

MICHIGAN Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS Form 3023 1/01

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Initials: \_\_\_\_\_

**ALL SIGNORS MUST INITIAL THE 'INITIAL' LINE  
LOCATED AT THE BOTTOM OF EACH PAGE**

#### SAMPLE SIGNATURE PAGE

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

\_\_\_\_\_ (Seal)  
\_\_\_\_\_ (Seal)  
\_\_\_\_\_ (Seal)  
\_\_\_\_\_ (Seal)  
\_\_\_\_\_ (Seal)  
\_\_\_\_\_ (Seal)

Test Borrower 1 (Seal)  
Test Borrower 2 (Seal)  
\_\_\_\_\_ (Seal)  
\_\_\_\_\_ (Seal)  
\_\_\_\_\_ (Seal)  
\_\_\_\_\_ (Seal)

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**ALL SIGNORS MUST SIGN ON THE LINE WHERE  
HIS/HER NAME APPEARS**

If you have any questions, please contact the Closing Team at (888) 589-4055.