

Deed Book 15692 Page 4215
Filed and Recorded 12/09/2019 04:46:00 PM
2019-0144458
Georgia Intangible Tax Paid \$717.00
Rebecca Keaton
Clerk of Superior Court
Cobb County, GA
Participant IDs: 0412803102
7067927936

After Recording Return To:
UNITED SHORE FINANCIAL
SERVICES, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341

ATTN: POST CLOSING MANAGER

Prepared By:
SCOTT SLEZAK
UNITED WHOLESALE MORTGAGE
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
(800) 981-8898

[Space Above This Line For Recording Data]

194777GA

SECURITY DEED

YANG
Loan #: 1219410539
PIN: 16005000680
Serv. #: 012288376
MIN: 100032412194105398
MERS Phone: 1-888-679-6377

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 **DECEMBER 4, 2019**, together with all Riders to this document.

(B) "**Borrower**" is **LEI YANG AND AIPING GUO, AS JOINT TENANTS AND NOT AS TENANTS IN COMMON**. Borrower is the grantor 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 grantee 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 **UNITED WHOLESALE MORTGAGE**. Lender is a LLC organized and existing under the laws of MI. Lender's address is **585 SOUTH BOULEVARD E, PONTIAC, MI 48341**.

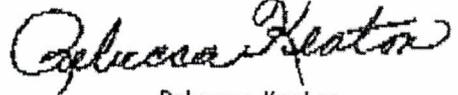
(E) "**Note**" means the promissory note signed by Borrower and dated **DECEMBER 4, 2019**. The Note states that Borrower owes Lender **TWO HUNDRED THIRTY-NINE THOUSAND AND 00/100 Dollars (U.S. \$239,000.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **JANUARY 1, 2035**.

(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.



Deed Book 15526 Pg 2732
Filed and Recorded Apr-03-2018 03:49pm
2018-0041007
Real Estate Transfer Tax \$0.00
0332018007503



Rebecca Keaton
Clerk of Superior Court Cobb Cty. Ga.

After Recording Return To:
Troy King Law Firm
2440 Sandy Plains Road
Building 13, Suite 300
Marietta, GA 30066

JOINT TENANCY WITH SURVIVORSHIP QUITCLAIM DEED

STATE OF GEORGIA
COUNTY OF COBB

File No. 18-002

THIS INDENTURE, made this 30th day of March, 2018 between Lei Yang of the County of Cobb, State of Georgia, as party of the first part, hereinafter called Grantor, and Lei Yang and Aiping Guo, as parties of the second part, hereinafter called Grantees (the words "Grantor" and "Grantee" to include their respective heirs, successors and assigns where the context requires or permits).

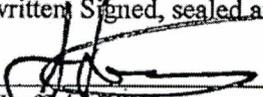
WITNESSETH that: Grantor, for and in consideration of the sum of one dollar (\$1.00) and other good and valuable considerations in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, by these presents does hereby remise, convey and forever **QUITCLAIM** unto said Grantees, as joint tenants and not as tenants in common, for and during their joint lives, and upon the death of either of them, then to the survivor of them, in fee simple, together with every contingent remainder and right of reversion, and to the heirs and assigns of said survivor, the following property:

All that tract or parcel of land lying and being in Land Lot 50 of the 16th District, 2nd Section, Cobb County, Georgia, being Lot 45, Cooks Valley Subdivision, as per plat recorded in Plat Book 137, Pages 42-43, Cobb County, Georgia Records, which plat is incorporated herein by reference and made a part of this description, said property being known as 2566 Chestea Drive NE according to the present numbering system of numbering property in Cobb County, Georgia.

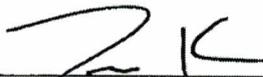
THIS CONVEYANCE is made subject to all zoning ordinances, easements, and restrictions of record affecting said bargained premises.

TO HAVE AND TO HOLD the said tract or parcel of land, with all and singular the rights, members and appurtenances thereof, to the same being, belonging, or in anywise appertaining, to the only proper use, benefit an behoof of the said Grantee forever in Fee Simple.

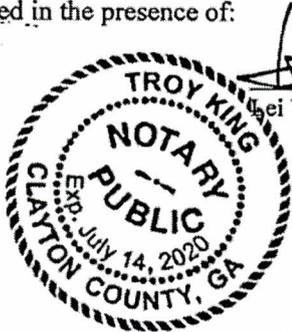
IN WITNESS WHEREOF, the Grantor has signed and sealed this deed, the day and year above written. Signed, sealed and delivered in the presence of:



Unofficial Witness



Notary Public





Lei Yang (Seal)

Deed Book 15705 Page 3725
Filed and Recorded 1/23/2020 4:13:00 PM
2020-0008858
Rebecca Keaton
Clerk of Superior Court
Cobb County, GA
Participant IDs: 6164561095

Prepared by and after recording return to:

Metro City Bank
5114 Buford Highway NE
Atlanta, GA 30340
Telephone: (770) 455-4989

Loan No. 910273100
Parcel No. 16005000680

Discharge of Deed to Secure Debt

The indebtedness referred to in that certain Deed to Secure Debt from LEI YANG to METRO CITY BANK dated MARCH 30, 2018 and recorded APRIL 3, 2018 in Book: 15526 Page: 2707-2731 in the office of the Clerk of the Superior Court of COBB County, Georgia, having been paid in full and the undersigned being the present owner of such secured interest by virtue of being the original grantee or the heir, devisee, executor, administrator, successor, transferee or assignee, or the servicing agent to whom indebtedness was paid on behalf of or by grantor, the Clerk of such Superior Court is authorized and directed to cancel that deed of record as provided in Code Section 44-14-4 of the O.G.C.A. for other mortgage cancellations.

Property Address: 2566 CHESTEAD DRIVE NE
MARIETTA, GEORGIA 30066

In witness whereof, the undersigned has set hand and seal.

Metro City Bank
On: January 21, 2020
By: _____
Name: Farid Tan
Title: Chief Executive Officer

[Handwritten signature] (Seal)



Unofficial Witness:
By: _____
Name: Ruby Lee

[Handwritten signature]

STATE OF GEORGIA
COUNTY OF FULTON

On January 21, 2020, before me, a notary public in and for Fulton County in the State of Georgia, personally appeared Farid Tan (name), Chief Executive Officer (title), personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

[Handwritten signature]

Notary Public
My commission expires:



Deed Book 15705 Page 3726
Rebecca Keaton
Clerk of Superior Court

Deed Book 15526 Pa 2723

EXHIBIT "A"
LEGAL DESCRIPTION

All that tract or parcel of land lying and being in Land Lot 50 of the 16th District, 2nd Section, Cobb County, Georgia, being Lot 45, Cooks Valley Subdivision, as per plat recorded in Plat Book 137, Pages 42-43, Cobb County, Georgia Records, which plat is incorporated herein by reference and made a part of this description.

Deed Book 15526 Pg 2707
Filed and Recorded Apr-03-2018 03:49pm
2018-0041006
Georgia Intangible Tax Paid \$726.00

Rebecca Keaton
Rebecca Keaton
Clerk of Superior Court Cobb Cty. Ga.

Return to: METRO CITY BANK
ATTENTION: LOAN DEPARTMENT
5114 BUFORD HIGHWAY NE
DORAVILLE, GA 30340

Troy King Law Firm
2440 Sandy Plains Rd.
Bldg 13-300
Marietta, GA 30066

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Loan No: 910273100
Borrower: LEI YANG

Data ID: 253

SECURITY DEED

25/58

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 March 30, 2018, together with all Riders to this document.

(B) "Borrower" is LEI YANG. Borrower is the grantor under this Security Instrument.

(C) "Lender" is METRO CITY BANK. Lender is A STATE CHARTERED BANK organized and existing under the laws of the State of GEORGIA. Lender's address is 5114 BUFORD HIGHWAY NE, DORAVILLE, GA 30340. Lender is the grantee under this Security Instrument.

Loan No: 910273100

Data ID: 253

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.

IN WITNESS WHEREOF, Borrower has signed and sealed this Security Instrument.

Signed, sealed and delivered on the 30th day of March, 2018, in the presence of:

Unofficial Witness

[Handwritten signature]
.....
[Handwritten signature]
.....

Notary Public Clayton.....County



[Handwritten signature] (Seal)
.....
LEI YANG —Borrower

Loan Originator Organization: METRO CITY BANK
NMLSR ID: 874399
Individual Loan Originator: YONG S. NA
NMLSR ID: 983548