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How to Complete Your Michigan Mortgage

Mortgage (Michigan statutory form, MCL 565.154)

INSTRUCTIONS — KEEP FOR YOUR RECORDS. DO NOT ATTACH THIS PAGE TO YOUR DOCUMENT.

About this form. Michigan real estate loans are secured by a **mortgage**. This form follows Michigan's statutory short form ("mortgages and warrants") with a power of sale. Use it for a private, family, or seller-financed loan.

1. **Drafted by and return to (top of Page 1)**
   Enter who drafted the document and where the Register of Deeds should return it. Leave the space above the dotted line blank.
2. **Parties, property, and loan (Pages 1–2)**
   Name the mortgagor (borrower) and mortgagee (lender), describe the property, and enter the loan details.
3. **Sign before a notary (Page 3)**
   Each borrower (and a spouse, for a homestead) signs before the notary.

After It's Signed

- Record the original with the Register of Deeds of the county where the property is located.
- When the loan is paid, the lender records a Discharge of Mortgage. We have a free Michigan form.
- Pair it with a signed Promissory Note. Residential and consumer loans have additional rules; talk to an attorney.

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Michigan-Commissioned Notaries

SCAN TO BOOK

Questions about this document? Talk to an attorney. Gavrilov & Brooks Law Firm has attorneys licensed in multiple states. Phone and video consultations are available, wherever you are. **(916) 504-0529** · **www.gavrilovlaw.com**

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YOUR FORM BEGINS ON THE NEXT PAGE

DRAFTED BY (name and business address):

WHEN RECORDED RETURN TO:

SPACE ABOVE THIS LINE FOR THE REGISTER OF DEEDS

MORTGAGE

(Statutory form — MCL 565.154)

Tax parcel number	Send subsequent tax bills to
MORTGAGOR(S) (borrower): name(s) and marital status **mortgage(s) and warrant(s) to**	whose address is
MORTGAGEE (lender)	whose address is

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the following described premises situated in the

City / Township / Village of County of
State of Michigan:

Legal description (attach Exhibit A if more space is needed)

Commonly known as Prior deed: Liber / Page
to secure the repayment of

Principal amount ($) Promissory note dated Final payment due

1. Mortgagor will pay the note and all taxes and assessments, keep the premises insured for the benefit of Mortgagee, and keep them in good repair.
2. If Mortgagor defaults, Mortgagee may declare the whole debt due and may foreclose this mortgage by advertisement under the power of sale, as provided in Chapter 32 of the Revised Judicature Act (MCL 600.3201 et seq.), or by judicial action.
3. When the debt is paid in full, Mortgagee shall record a discharge of this mortgage.

Mortgagor's initials: _____

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Dated

X
Mortgagor

X
Mortgagor

Name typed or printed

Name typed or printed

NOTARY ACKNOWLEDGMENT

STATE OF MICHIGAN)
)
COUNTY OF)

This document was acknowledged before me on

(date) by (name(s) of mortgagor(s))

X
Notary Public

(Notary seal)

Notary's printed name

Notary public, State of Michigan, County of

Acting in the County of (if different) Commission expires

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