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How to Complete Your Pennsylvania Mortgage

Mortgage (Commonwealth of Pennsylvania)

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

About this form. Pennsylvania real estate loans are secured by a **mortgage**. Use this form for a private, family, or seller-financed loan. The borrower signs it, and it is recorded with the Recorder of Deeds.

1. **Recording information (top of Page 1)**
   Fill in who requested recording and where the recorder should mail the original. Leave the space above the dotted line blank for the Recorder of Deeds.
2. **Parties, loan, and property (Pages 1–2)**
   Name the mortgagor (borrower) and mortgagee (lender), and describe the note and property.
3. **Sign before a notary and complete the Certificate of Residence (Page 3)**
   Each borrower signs before the notary. Pennsylvania requires the mortgagee's precise address to be certified on the mortgage before it can be recorded.

After It's Signed

- Record the original with the Recorder of Deeds of the county where the property is located.
- When the loan is paid, the lender records a Satisfaction of Mortgage. We have a free Pennsylvania form.
- Pair it with a signed Promissory Note. Residential mortgages have additional notice rules; talk to an attorney.

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Pennsylvania-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

PREPARED BY:

RETURN TO:

SPACE ABOVE THIS LINE FOR RECORDER OF DEEDS

MORTGAGE

(Commonwealth of Pennsylvania)

Uniform Parcel Identifier (UPI) / parcel number

THIS MORTGAGE is made on

Date

MORTGAGOR (borrower): name(s) and address

MORTGAGEE (lender): name and address

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To secure payment of the promissory note dated

Date of note	Principal amount ($)	Final payment due

the Mortgagor **grants, bargains, sells, and conveys to the Mortgagee** ALL THAT CERTAIN lot or piece of ground situate in

Township / Borough / City	County

Pennsylvania, described as follows:

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

Property address

1. Mortgagor will pay the note and all taxes and assessments, keep the property insured for the benefit of Mortgagee, and keep it in good repair.
2. If Mortgagor defaults, Mortgagee may declare the whole debt due and foreclose this mortgage as provided by Pennsylvania law, after any notices the law requires.
3. When the debt is paid in full, Mortgagee shall satisfy this mortgage of record.

Mortgagor's initials: _____

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X _____ X _____

Mortgagor Mortgagor

Printed name Printed name

CERTIFICATE OF RESIDENCE. I certify that the precise residence (address) of the Mortgagee is:

Mortgagee's precise address

X _____

On behalf of the Mortgagee Date

NOTARY ACKNOWLEDGMENT

COMMONWEALTH OF PENNSYLVANIA)
) ss.
COUNTY OF)

This record was acknowledged before me on

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

X _____

Notary Public

(Notary seal)

Notary's printed name

Commission number My commission expires

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