

After Recording Return To:

Sebring Capital Corporation
4000 International Pkwy, #3000
Carrollton, Texas 75007

Inst # 2001-42525

10/02/2001-42525
01:54 PM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
016 CH 169.55

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Loan Number 198336

MORTGAGE

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 **SEPTEMBER 20, 2001**, together with all Riders to this document.

(B) "Borrower" is **ENRIQUE R. CASAS AND SPOUSE, JULIA H. CASAS**. Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **SEBRING CAPITAL CORPORATION**. Lender is a **CORPORATION** organized and existing under the laws of **THE STATE OF DELAWARE**. Lender's address is **4000 INTERNATIONAL PKWY, #3000, CARROLLTON, TEXAS 75007**. Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated **SEPTEMBER 20, 2001**. The Note states that Borrower owes Lender **SEVENTY-FIVE THOUSAND SEVEN HUNDRED AND 00/100ths** Dollars (**U.S.\$75,700.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **OCTOBER 1, 2031**.

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "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.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☒ Adjustable Rate Rider

☐ Condominium Rider

☐ Second Home Rider

☐ Balloon Rider

☐ Planned Unit Development Rider

☒ Floor Rate Rider

☐ 1-4 Family Rider

☐ Biweekly Payment Rider

ERC
JC

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

ENRIQUE R. CASAS (Seal)
ENRIQUE R. CASAS -Borrower

JULIA H. CASAS (Seal)
JULIA H. CASAS -Borrower

