

Prepared by:
After Recording Return To:
HOME CAPITAL INC.
9000 CENTRAL PARK WEST, SUITE 500
ATLANTA, GEORGIA 30328
Loan Number: 0411064

RECORD AND RETURN TO:
Nations Title Agency of TN, Inc.
5214 Maryland Way, Suite 208
Brentwood, TN 37027
File No. 04TN06690

NLS

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04NL 05214
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 FEBRUARY 11, 2004, together with all Riders to this document.

(B) "Borrower" is WADE H. LIMBAUGH AND LEESA LIMBAUGH AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is HOME CAPITAL INC.

Lender is a GEORGIA CORPORATION
existing under the laws of GEORGIA

organized and

Lender's address is 9000 CENTRAL PARK WEST, SUITE 500, ATLANTA, GEORGIA 30328

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated FEBRUARY 11, 2004

The Note states that Borrower owes Lender ONE HUNDRED TWENTY-ONE THOUSAND SIX HUNDRED AND 00/100

Dollars (U.S. \$121,600.00)

plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MARCH 1, 2034

(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

☒ Other(s) [specify]

☐ 1-4 Family Rider

☐ Biweekly Payment Rider

ARBITRATION RIDER,
PREPAYMENT RIDER
TO SECURITY INT

