

~~After Recording Return To:~~

ACOPIA, LLC
306 NORTHCREEK BLVD, SUITE 100
GOODLETTSVILLE, TENNESSEE 37072
Loan Number: 3217943

Return to:

New Millennium Title Group
Recording Department
3850 Royal Avenue
Simi Valley, CA 93063

12-77072

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MORTGAGE

MIN: 1006646-0003217943-6

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 22, 2010, together with all Riders to this document.

(B) "Borrower" is MERLE *mc* CLEMENT, AN UNMARRIED WOMAN

Borrower is the mortgagor 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 mortgagee 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 ACOPIA, LLC

Lender is a CORPORATION organized and existing under the laws of TENNESSEE
Lender's address is 306 NORTHCREEK BLVD, SUITE 100, GOODLETTSVILLE, TENNESSEE 37072

(E) "Note" means the promissory note signed by Borrower and dated DECEMBER 22, 2010
The Note states that Borrower owes Lender ONE HUNDRED FOUR THOUSAND AND 00/100
Dollars (U.S. \$ 104,000.00) 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, 2031

(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.

