

After Recording Return To:

National Title Network
4033 Tampa Rd Ste 103
Oldsmar, FL 34677
~~6090 CENTRAL AVENUE~~
~~ST. PETERSBURG, FL 33707~~

20110623000183810 1/17 \$295.95
Shelby Cnty Judge of Probate, AL
06/23/2011 01:31:25 PM FILED/CERT

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This instrument was prepared by:

Tammy Fulmer

National Title Network
4033 Tampa Rd Ste 103
Oldsmar, FL 34677

LOAN #: 11100085413

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CASE #: 222260614024

MORTGAGE

MIN 1000733-0000685584-9

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 JUNE 16, 2011, together with all Riders to this document.

(B) "Borrower" is TIMOTHY A. PITTARD AND CORI BROOKE PITTARD, HUSBAND AND WIFE.

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 AMERIGROUP MORTGAGE CORPORATION A DIVISION OF MORTGAGE INVESTORS CORPORATION.

Lender is a CORPORATION,
under the laws of OHIO.
6090 CENTRAL AVENUE, ST. PETERSBURG, FL 33707.

organized and existing
Lender's address is

(E) "Note" means the promissory note signed by Borrower and dated JUNE 16, 2011. The Note states that Borrower owes Lender **ONE HUNDRED FIFTY SEVEN THOUSAND TWO HUNDRED TEN AND NO/100 ***** Dollars (U.S. \$157,210.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JULY 1, 2041.

(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.

(H) "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]:

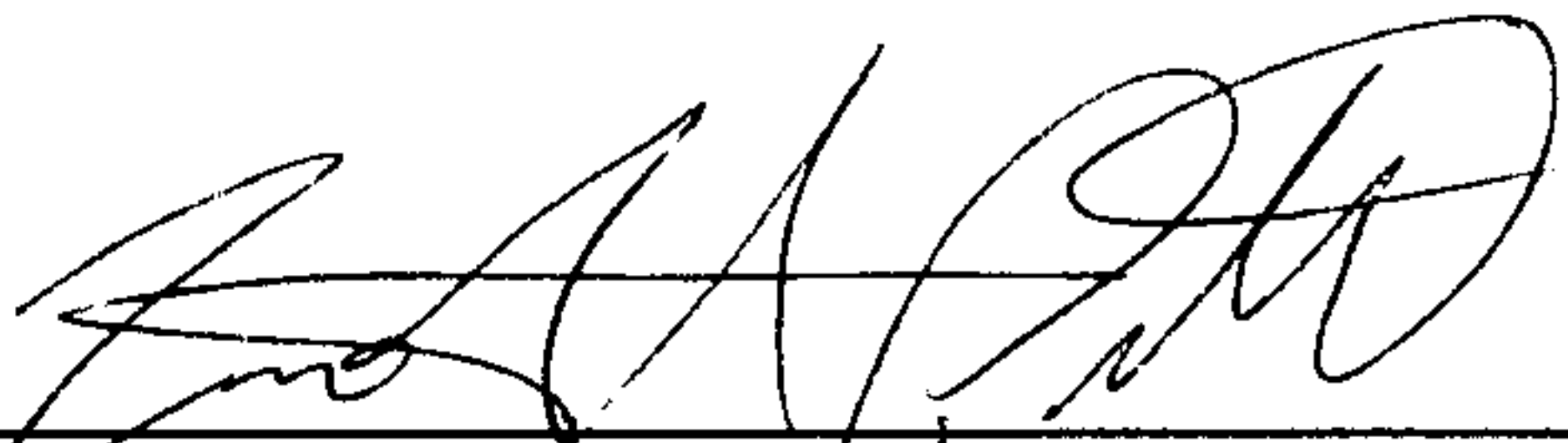
- | | | |
|---|--|---|
| ☒ Adjustable Rate Rider | ☐ Condominium Rider | ☐ Second Home Rider |
| ☐ Balloon Rider | ☒ Planned Unit Development Rider | ☐ Other(s) [specify] |
| ☐ 1-4 Family Rider | ☐ Biweekly Payment Rider | |
| ☒ V.A. Rider | | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

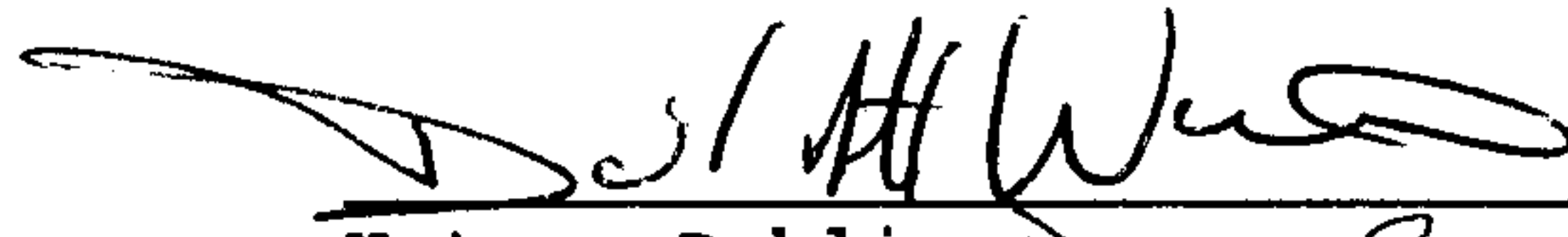

TIMOTHY A. PITTARD (Seal)


CORI BROOKE PITTARD (Seal)

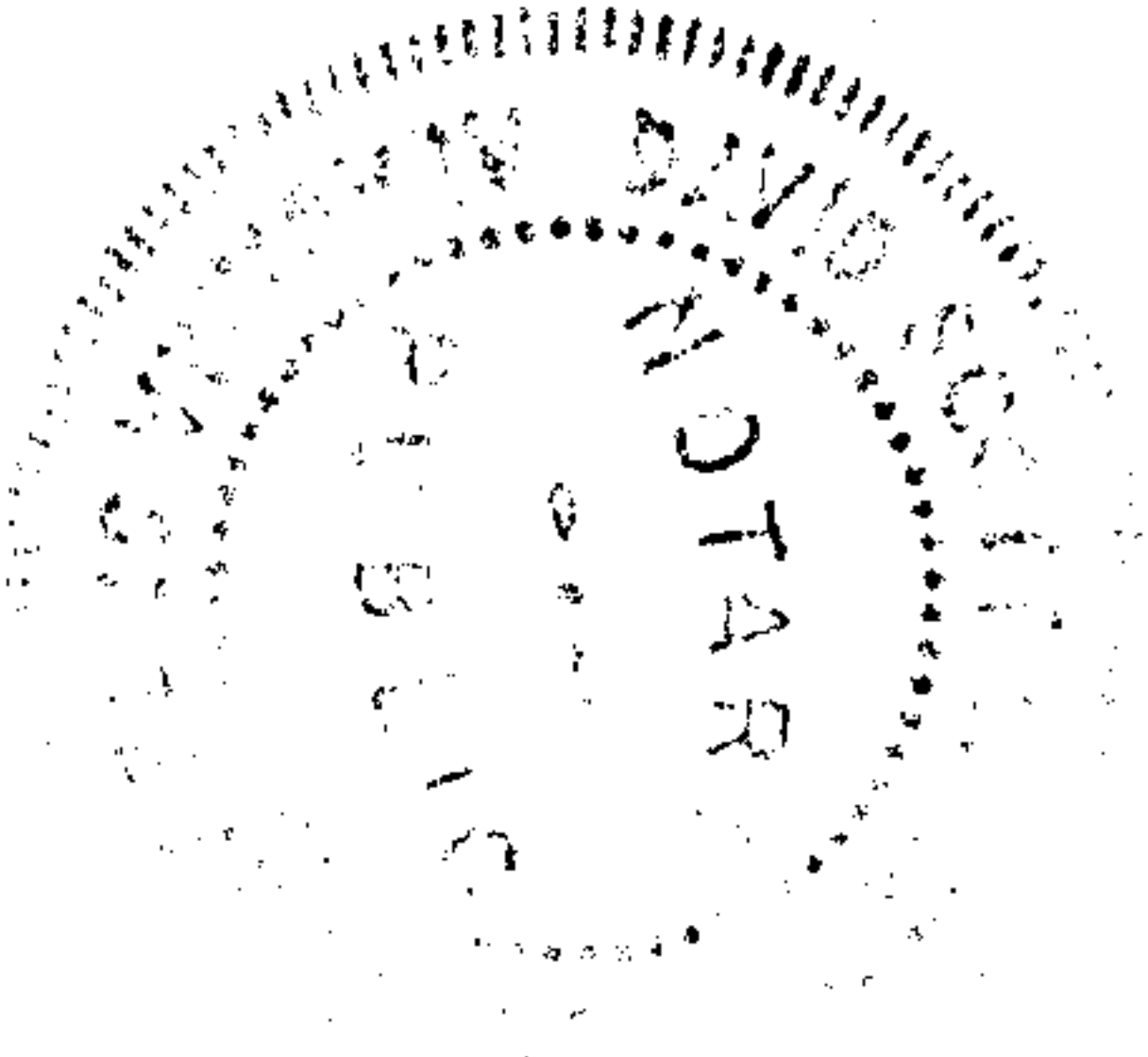
STATE OF ALABAMA)
County of Telfer)

On this 16 day of June 2011 I, David Scott Watson,
a Notary Public in and for said county and in said state, hereby certify that TIMOTHY
A. PITTARD AND CORI BROOKE PITTARD, whose name(s) is/are signed to the foregoing
conveyance, and who is/are known to me, acknowledged before me that, being informed of
the contents of the conveyance, he/she/they executed the same voluntarily and as
his/her/their act on the day the same bears date.

Given under my hand and seal of office this 16 day of June 2011.


Notary Public David Scott Watson

My commission expires: July 16, 2014



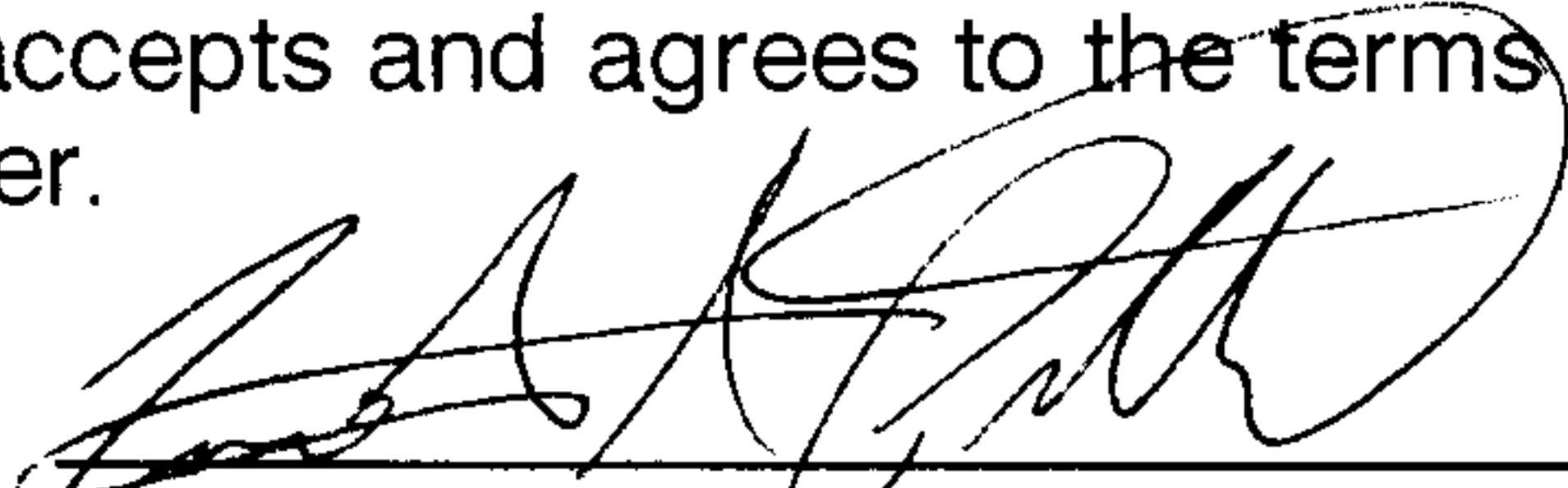
DAVID SCOTT WATSON
NOTARY PUBLIC
State of Alabama
My Commission Expires July 16, 2014

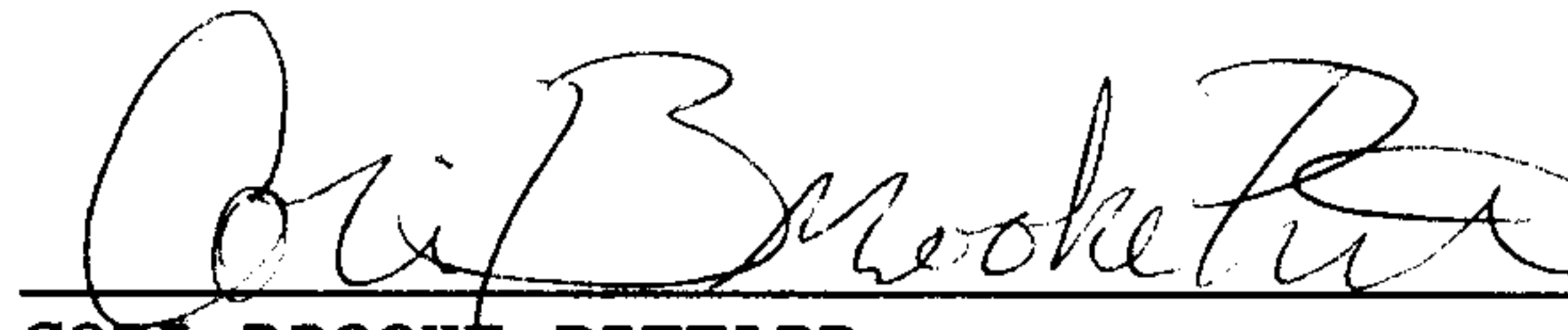

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If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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


TIMOTHY A. PITTARD (Seal)


CORI BROOKE PITTARD (Seal)

MULTISTATE ADJUSTABLE RATE RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3108 1/01

Modified VAHARM

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Page 3 of 3

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