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After recording please return to:
NYCB Mortgage Company, LLC Final
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[Attention]
1111 Chester Ave, Suite 200, Mail Code:
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[City, State Zip Code]

This instrument was prepared by:
Advance Mortgage & Investment
Company, Inc
[Company Name]
Steve Frantz
[Name of Natural Person]
30500 State Highway 181 Suite 460
[Street Address]
Spanish Fort, AL 36527
[City, State Zip Code]

[Space Above This Line For Recording Data]

Loan Number: 5394466
MIN: 100995500053944660

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 7, 2011, together with all Riders to this document.

*

(B) "Borrower" is Norman F Mowery and Amy S Mowery. Borrower is the mortgagor under this Security Instrument.

* husband and wife

(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 Advance Mortgage & Investment Company, Inc. Lender is a corporation organized and existing under the laws of The State of Alabama. Lender's address is 30500 State Highway 181 Suite 460, Spanish Fort, AL 36527.

