



20110915000273280 1/18 \$393.60
Shelby Cnty Judge of Probate, AL
09/15/2011 12:29:48 PM FILED/CERT

Return To:
FAIRWAY INDEPENDENT MORTGAGE CORPORATION

**6652 PINECREST DRIVE, SUITE 200
PLANO, TX 75024**

MIN 100392491660017687

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REFINANCE 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 09, 2011**, together with all Riders to this document.

(B) "Borrower" is
MARK DAMRON AND WIFE, ELIZABETH DAMRON

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
FAIRWAY INDEPENDENT MORTGAGE CORPORATION

Lender is a **CORPORATION**
organized and existing under the laws of **THE STATE OF TEXAS**

Lender's address is
6652 PINECREST DRIVE, SUITE 200, PLANO, TX 75024

(E) "Note" means the promissory note signed by Borrower and dated **SEPTEMBER 09, 2011**.
The Note states that Borrower owes Lender
TWO HUNDRED TWENTY THOUSAND THREE HUNDRED SIX & NO/100

Dollars (U.S. \$ **220,306.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **OCTOBER 01, 2041**.

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

16608618

ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

