

20121211000473930 1/19 \$498.15  
Shelby Cnty Judge of Probate, AL  
12/11/2012 11:30:41 AM FILED/CERT

Return To:  
**FAIRWAY INDEPENDENT MORTGAGE CORPORATION**

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

**MIN 100392491660033056**

[Space Above This Line For Recording Data]

**ALL OR PART OF THE PURCHASE PRICE OF THE PROPERTY IS PAID FOR  
WITH THE MONEY LOANED.**

## **PURCHASE MONEY 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 **DECEMBER 07, 2012**, together with all Riders to this document.

(B) "Borrower" is  
**DOUGLAS J HALVERSON, A MARRIED MAN**

**JOINED HEREIN BY DEBORAH M. RICE**

Douglas J. Halverson and Deborah M. Rice, 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  
**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 **DECEMBER 07, 2012**

The Note states that Borrower owes Lender

**TWO HUNDRED EIGHTY EIGHT THOUSAND SEVENTY TWO & NO/100**

Dollars (U.S. \$ **288,072.00** ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **JANUARY 01, 2043**

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

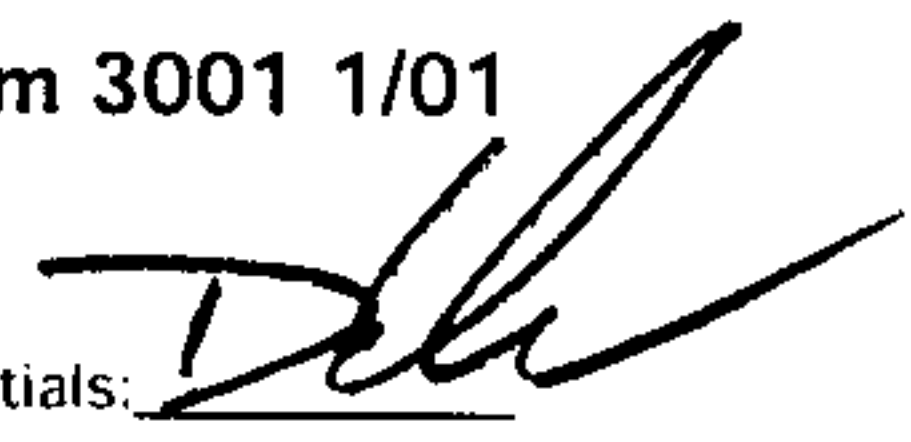
**ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS**

**166080411**

Form 3001 1/01

 **-6A(AL) (0810)**

Page 1 of 15  
VMP Mortgage Solutions, Inc.

Initials:   
**DR**



































