

Return To:
CMG MORTGAGE, INC. DBA CMG FINANCIAL
3160 CROW CANYON ROAD, SUITE 400
SAN RAMON, CALIFORNIA 94583
Attn.: **SHIPPING DEPT./DOC. CONTROL**


20130319000114350 1/22 \$426.00
Shelby Cnty Judge of Probate, AL
03/19/2013 12:53:55 PM FILED/CERT

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St. Paul, MN 55117

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MORTGAGE

MIN 1000724-0000075418-7
MERS TELEPHONE: (888) 679-6377

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 **February 19, 2013**, together with all Riders to this document.

(B) **“Borrower”** is **THE ESSER FAMILY TRUST, DATED SEPTEMBER 4, 1998, J. RANDOLPH ESSER AND CAROLYN S. ESSER, TRUSTORS AND/OR TRUSTEES**. 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 **CMG MORTGAGE, INC. DBA CMG FINANCIAL**. Lender is a corporation organized and existing under the laws of the **State of CALIFORNIA**. Lender’s address is **3160 CROW CANYON ROAD, SUITE 400, SAN RAMON, CALIFORNIA 94583**.

(E) **“Note”** means the promissory note signed by Borrower and dated **February 19, 2013**. The Note states that Borrower owes Lender **Two Hundred Thirty Four Thousand And 00/100 Dollars (U.S. \$234,000.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **March 1, 2043**.

(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	☐ 1-4 Family Rider
☐ VA Rider	☐ Biweekly Payment Rider	☒ Other(s) [specify]

Initials: JPB
CSE

