

After Recording Return To:
Discover Home Loans, Inc.
173 Technology Drive
Irvine, CA 92618

This instrument was prepared by:
Name: **Dwinnie Lee**
Address: **173 Technology Drive**
Irvine, CA 92618


20130826000348120 1/17 \$256.40
Shelby Cnty Judge of Probate, AL
08/26/2013 12:18:29 PM FILED/CERT

Loan No.: 2228388

_____ [Space Above This Line For Recording Data] _____
ML **MORTGAGE**

MIN: 100457800022283880

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 **August 16, 2013**, together with all Riders to this document.

(B) **“Borrower”** is **TOM CONSTANTINE, III, an unmarried man**

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 **Discover Home Loans, Inc.**
Lender is a **a Delaware Corporation** organized and existing under
the laws of **Delaware**. Lender’s address is
173 Technology Drive, Irvine, CA 92618

