

After Recording Return To:

MORTGAGE RESEARCH CENTER, LLC DBA
VETERANS UNITED HOME LOANS
2101 CHAPEL PLAZA CT. SUITE 107
COLUMBIA, MO 65203

Loan Number: 0000296369

Case Number: 22-22-6-0653117

20140407000099590 1/16 \$351.50
Shelby Cnty Judge of Probate, AL
04/07/2014 01:44:55 PM FILED/CERT

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MORTGAGE

**THIS LOAN IS NOT ASSUMABLE
WITHOUT THE APPROVAL OF THE
DEPARTMENT OF VETERANS AFFAIRS
OR ITS AUTHORIZED AGENT.**

MIN: 1003502-0000296369-2

MERS Phone: 888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) "Security Instrument" means this document, which is dated MARCH 25, 2014, together with all Riders to this document.

(B) "Borrower" is ROGER D WILLIAMS A SINGLE 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 MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS

Lender is a MISSOURI LIMITED LIABILITY COMPANY organized and existing under the laws of MISSOURI

Lender's address is 1400 VETERANS UNITED DRIVE, COLUMBIA, MISSOURI 65203

