

20140523000156880 1/22 \$365.15
Shelby Cnty Judge of Probate, AL
05/23/2014 10:12:02 AM FILED/CERT

Return To:
FAIRWAY INDEPENDENT MORTGAGE CORPORATION

6652 PINECREST DRIVE, SUITE 200
PLANO, TX 75024

MIN 100392411200156506

[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 **MAY 16, 2014**, together with all Riders to this document.

(B) "Borrower" is
ROBERT E GARNER AND KRISTEN B GARNER, 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 **MAY 16, 2014**

The Note states that Borrower owes Lender
ONE HUNDRED NINETY TWO THOUSAND FORTY TWO & NO/100

Dollars (U.S. \$192,042.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **JUNE 01, 2044**

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

22-22-6-0655317

(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]:



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successors and assigns of MERS, with power of sale, the following described property located in the County of **SHELBY** :

[Name of Recording Jurisdiction]

STATE OF ALABAMA,

Jefferson County ss:

On this 14 day of MAY, 2014, I, Paula D. Levitt,

a Notary Public in and for said county and in said state, hereby certify that
ROBERT E GARNER AND KRISTEN B GARNER

EXHIBIT "A"

Lot 243, according to the Survey of Hillsboro Subdivision Phase I, as recorded in Map Book 37, Page 104 A, B and C, in the Probate Office of Shelby County, Alabama.


2014052300015688

