

20150102000000350
01/02/2015 09:57:50 AM
MORT 1/18

After Recording Return To:
NATIONSTAR MORTGAGE LLC ATTN: PC TRAILING DOCUMENTS
4000 HORIZON WAY
IRVING, TEXAS 75063
Loan Number: 0400595849

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01 156862

MORTGAGE

Source of Title Deed Instrument 20041201000657090
MIN: 100397204005958498

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, 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 OCTOBER 27, 2014, together with all Riders to this document.

(B) "Borrower" is DOUGLAS W. EPPERSON AND THERESA L. EPPERSON, FOR AND DURING THEIR JOINT LIVES AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP AND UPON THE DEATH OF THEM, THEN TO THE SURVIVOR OF THEM, HUSBAND AND WIFE

Borrower is the mortgagor under this Security Instrument.

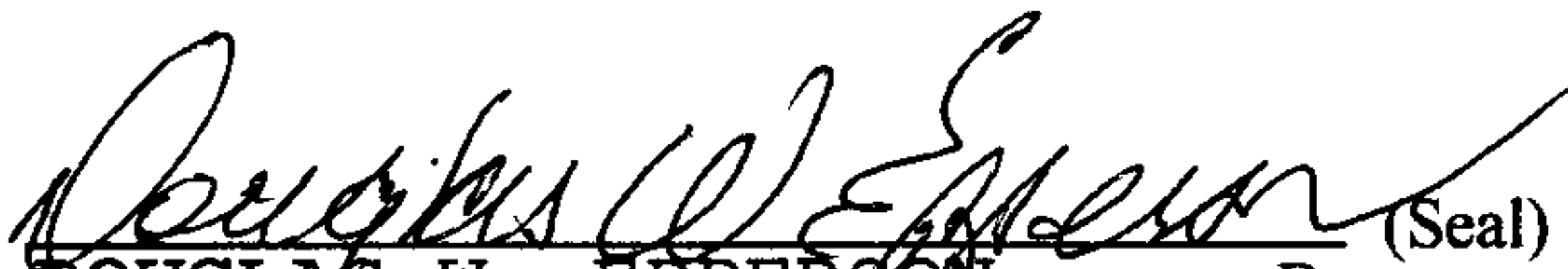
(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is NATIONSTAR MORTGAGE LLC

Lender is a DELAWARE LIMITED LIABILITY COMPANY organized and existing under the laws of DELAWARE
Lender's address is 350 HIGHLAND DRIVE, LEWISVILLE, TEXAS 75067

(E) "Note" means the promissory note signed by Borrower and dated OCTOBER 27, 2014. The Note states that Borrower owes Lender ONE HUNDRED THIRTY THOUSAND ONE HUNDRED AND 00/100 Dollars (U.S. \$ 130,100.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than NOVEMBER 1, 2044

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.


DOUGLAS W. EPPERSON (Seal)
-Borrower


THERESA L. EPPERSON (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Witness:

Witness:



or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this 1-4 Family Rider.

 (Seal)
DOUGLAS W. EPPERSON -Borrower

 (Seal)
THERESA L. EPPERSON -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower



