

~~When Recorded Mail To:~~

AMC SETTLEMENT SERVICES,
LLC
345 ROUSER RD BLDG 5 FLR 6
CORAOPOLIS, PA 15108

20151218000432350 1/21 \$509.00
Shelby Cnty Judge of Probate, AL
12/18/2015 01:54:25 PM FILED/CERT

This document prepared by:

JOHNNY TSENG
NEW DAY FINANCIAL, LLC.
8160 MAPLE LAWN BLVD, STE
300
FULTON, MD 20759
(877) 423-1400

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
530 SOUTH MAIN STREET
SUITE 1031
AKRON, OH 44311

[Space Above This Line For Recording Data]

15066358

MORTGAGE

BROWN
Loan #: 960420
Serv. #: 7132137709
MIN: 100343000009604202
MERS Phone: 1-888-679-6377
PIN: 15 4 18 0 000 107.000
Case #: 22-22-6-0676988

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

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 **DECEMBER 7, 2015**, together with all Riders to this document.

(B)"Borrower" is **LOUIS I. BROWN, JR. AND CHERYL F. BROWN, HUSBAND AND WIFE, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM.** 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

ALABAMA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Modified For VA

309.39

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Form 3001 01/01

