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record and return to: Fairway Independent Mortgage Corporation
4201 Marsh Lane
Carrollton, TX 75007

This Document Prepared by: Fairway Independent Mortgage Corporation
4201 Marsh Lane
Carrollton, TX 75007

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State of ALABAMA

FHA Case No. 011-8489249-962
Loan No. 1216094341
MIN: 1003924-0005000578-0

ADJUSTABLE RATE HOME EQUITY CONVERSION MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **October 28, 2016**. The mortgagor is **Judith B. Feltman Groover**, whose address is **471 Lake Providence, Leeds, Alabama 35094** ("Borrower"). The term "Borrower" does not include the Borrower's successors or assigns. This Security Instrument is given to **Mortgage Electronic Registration Systems, Inc. ("MERS")**, which is organized and existing under the laws of **Delaware**, and whose address is **P.O. Box 2026, Flint, MI 48501-2026, telephone (888) 679-MERS**. **Fairway Independent Mortgage Corporation is organized and existing under the laws of Texas, and has an address of 4201 Marsh Lane, Carrollton, TX 75007** ("Lender"). Borrower has agreed to repay to Lender amounts which Lender is obligated to

