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11/28/2016 09:44:47 AM
MORT 1/18

Return To:
SECURITY CONNECTIONS ON BEHALF OF

FAIRWAY MORTGAGE, 240 TECHNOLOGY DR
IDAHO FALLS, ID 83401

MIN 100392411201519025

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

REFINANCE 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 **NOVEMBER 18, 2016**, together with all Riders to this document.

(B) "Borrower" is

ANDRE JERMEL HAMBRIGHT AND JILLIAN TRENELL HAMBRIGHT, HUSBAND AND WIFE

Andre J. Hambrigh and Andre Jermel Hambright are one the same person

Jilliam T. Hambright and Jillian Trenell Hambright are one and the same person.

(WHO ACQUIRED TITLE AS ANDRE' J HAMBRIGHT AND JILLIAN T HAMBRIGHT')

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

4201 MARSH LANE, CARROLLTON, TX 75007

(E) "Note" means the promissory note signed by Borrower and dated **NOVEMBER 18, 2016**

The Note states that Borrower owes Lender

ONE HUNDRED NINETY SIX THOUSAND & NO/100

Dollars (U.S. \$ **196,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **DECEMBER 01, 2046**

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

22-22-6-0696005

166646714

ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3001 1/01

 **-6A(AL)** (1302).00

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