

After Recording Return To:
SALTER MORTGAGE GROUP
3660 CAHABA BEACH RD.
BIRMINGHAM, ALABAMA 35242
Loan Number: 2002172926 VICKERS
Case Number: 22-22-6-0702336

20170329000104320
03/29/2017 08:16:38 AM
MORT 1/19

_____[Space Above This Line For Recording Data]_____

MORTGAGE

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

MIN: 100052220021729263

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, 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) **"Security Instrument"** means this document, which is dated MARCH 27, 2017, together with all Riders to this document.

(B) **"Borrower"** is JOSEPH J VICKERS, A SINGLE MAN

Borrower is the mortgagor under this Security Instrument.

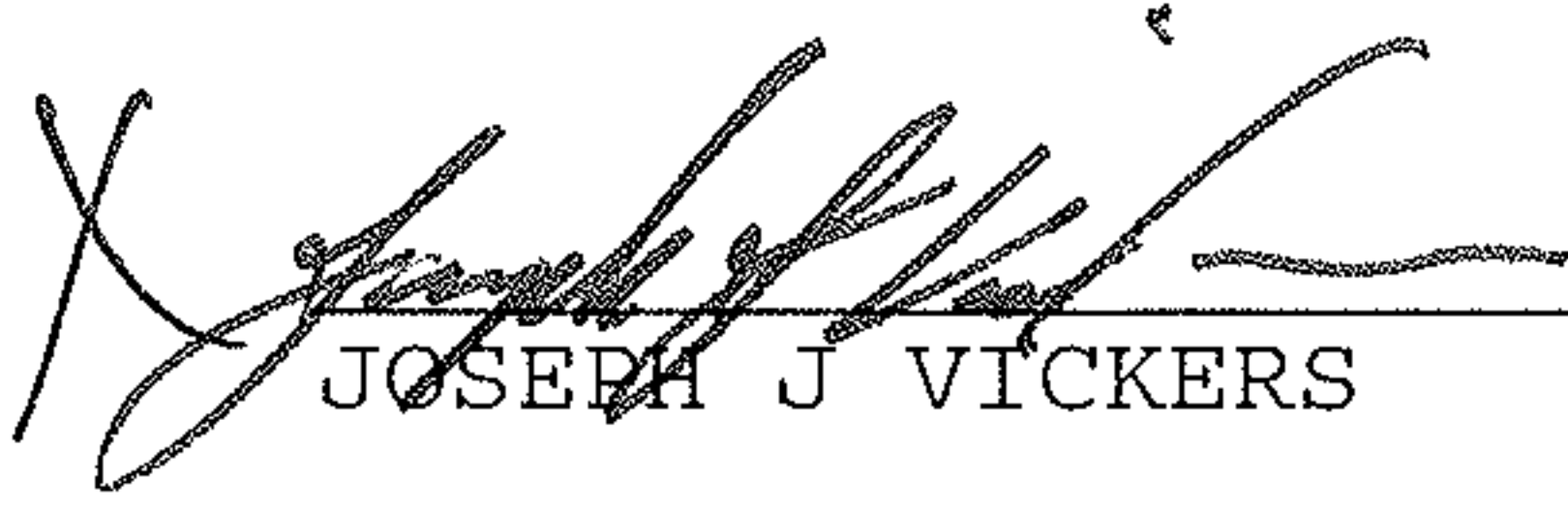
(C) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has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

(D) **"Lender"** is SALTER MORTGAGE GROUP, A ALABAMA CORPORATION

Lender is a ALABAMA CORPORATION organized
and existing under the laws of THE STATE OF ALABAMA
Lender's address is 3660 CAHABA BEACH RD., BIRMINGHAM, ALABAMA 35242



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

X  _____ (Seal)
JOSEPH J VICKERS -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower



