

THIS INSTRUMENT PREPARED BY:
Mechelle McConnell
North American Savings Bank, FSB
903 E 104th St
Suite 400
Kansas City, MO 64131

AFTER RECORDING RETURN TO:
Document Control
North American Savings Bank, FSB
903 E 104th St
Suite 400
Kansas City, MO 64131

(Space Above This Line For Recording Data)

LOAN NUMBER: 113446457
MIN: 100094221134464574

VA Case No: 22-22-6-0719557

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

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 April 26, 2018, together with all Riders to this document.
- (B) **"Borrower"** is Nicholas Bailey, whose address is 475 Lake Chelsea Way, Chelsea, Alabama 35043, and Shea Bailey, husband and wife, as joint tenants with right of survivorship, whose address is 475 Lake Chelsea Way, Chelsea, Alabama 35043, who is/are the mortgagor(s) under this Security Instrument.
- (C) **"MERS"** is the 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 PO Box 2026, Flint, MI 48501-2026, tel. (888)679-MERS.
- (D) **"Lender"** is North American Savings Bank, FSB. Lender is a Corporation organized and existing under the laws of the State of Missouri. Lender's address is 12498 South 71 Highway, Grandview, Missouri 64030 .
- (E) **"Note"** means the promissory note signed by Borrower and dated April 26, 2018. The Note states that Borrower owes Lender Two Hundred Eighty-seven Thousand and 00/100 Dollars (U.S. \$287,00

