

20181116000406020  
11/16/2018 12:08:49 PM  
MORT 1/18

After Recording Return To:  
Renasant Bank - Post Closing- Final Docs  
2001 Park Place, Suite 150  
Birmingham, Alabama 35203  
Loan Number: 4318100002

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## MORTGAGE

MIN: 100319243181000027

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, 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 9, 2018, together with all Riders to this document.

(B) "Borrower" is Tammy Renee Foshee and Brian K. Foshee wife and husband as joint tenants

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 America's First Federal Credit Union

Lender is a a Federal Credit Union organized and existing under the laws of ALABAMA

Lender's address is 1200 4th Avenue North, Birmingham, Alabama 35203

(E) "Note" means the promissory note signed by Borrower and dated NOVEMBER 9, 2018. The Note states that Borrower owes Lender TWO HUNDRED TWENTY-ONE THOUSAND EIGHT HUNDRED SIXTEEN AND 00/100 Dollars (U.S. \$ 221,816.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than DECEMBER 1, 2038

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



































