

20190807000284760
08/07/2019 01:19:42 PM
MORT 1/19

When Recorded Mail To:
FIRST AMERICAN MORTGAGE
SOLUTIONS ON BEHALF OF
STEARNS LENDING
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
ATTN: CHAD CANTRELL

This document prepared by:
ELAINE CHANDLER
CERTAINTY HOME LOANS, LLC
6101 W. PLANO PKWY
PLANO, TX 75093-
(256) 533-2362

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PURCHASE MONEY MORTGAGE

TRINH
Loan #: 5806677976
MIN: 100075958066779767
MERS Phone: 1-888-679-6377
PIN: 03-9-29-0-002-002.032

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 **AUGUST 2, 2019**, together with all Riders to this document.

(B) "Borrower" is **VAN TRINH, AN UNMARRIED PERSON AND PHUONG THANH T TRAN, AN UNMARRIED PERSON**; . 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 **CERTAINTY HOME LOANS, LLC**. Lender is a **LIMITED LIABILITY COMPANY** organized and existing under the laws of **DELAWARE**. Lender's address is **6101 W PLANO PKWY. PLANO, TX 75093**.

(E) "Note" means the promissory note signed by Borrower and dated **AUGUST 2, 2019**. The Note states that Borrower owes Lender **FO**

