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After recording please return to:
GUILD MORTGAGE COMPANY -
ATTN: DMD

5898 COPLEY DRIVE
SAN DIEGO, CA 92111

This instrument was prepared by:
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DALLAS, TX 75244

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Loan No.: 744-1003285
MIN: 100019974410032851

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 **September 10, 2020**, together with all Riders to this document.

(B) "Borrower" is **BYRON Q. KELLEY AND MELISSA M. KELLEY, MARRIED, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**. Borrower is the mortgagor under this Security Instrument.
husband and wife

(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 **GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION**. Lender is a corporation organized and existing under the laws of CALIFORNIA. Lender's address is **5898 COPLEY DRIVE, SAN DIEGO, CA 92111**.



