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MORT 1/20

Return To:

Inspire Closing Services LLC
420 Rouser Rd Ste 500
Moon Twp PA 15108

823456

Mortgage

FHA Case No.

011-9571983-703

MIN: 1000730-0122428378-6

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 21. 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 December 19, 2020 , together with all Riders to this document.
- (B) "Borrower" is Clifton Callahan, Jr. and Tiffany Callahan, as joint tenants with right of survivorship

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 Freedom Mortgage Corporation

Lender is a Corporation

organized and existing under the laws of The State of New Jersey

Lender's address is 907 Pleasant Valley Av Ste 3, Mount Laurel, NJ 08054

