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08/10/2021 02:31:43 PM
MORT 1/22

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

This document prepared by:
ELAINE CHANDLER
CERTAINTY HOME LOANS, LLC
6860 DALLAS PKWY SUITE
400/450
PLANO, TX 75024 -
(334) 603-7007

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PURCHASE MONEY MORTGAGE

REICH
Loan #: 5820214947
MIN: 100075958202149479
MERS Phone: 1-888-679-6377
PIN: 13-2-04-4-003-001.000

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 6, 2021, together with all Riders to this document.

(B) "Borrower" is MARGARET ALLISON ASHURST REICH AND RAMSEY HARRISON REICH, WIFE AND HUSBAND; 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 6860 DALLAS PKWY SUITE 400/450 PLANO, TX 75024.

(E) "Note" means the promissory note signed by Borrower and dated AUGUST 6, 2021. The Note states that Borrower owes Lender THREE HUNDRED SIXTY-THREE TH

