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01/06/2022 12:35:41 PM
MORT 1/22

Return to: GUILD MORTGAGE COMPANY LLC C/O DOC PROBE
ATTENTION: MAIL STOP CODE: DP1960
1133 OCEAN AVENUE
LAKEWOOD, NJ 08701

_____[Space Above This Line For Recording Data]_____
Loan No: 744-2006110 Data ID: 159
Borrower: EDDIE J. WILLIAMS

MORTGAGE

MIN: 100019974420061106

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 December 29, 2021, together with all Riders to this document.

(B) "Borrower" is EDDIE J. WILLIAMS AND FREDA I. WILLIAMS, HUSBAND AND WIFE, whose address is 101 BARNSLEY ST, WILSONVILLE, AL 35186. 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 GUILD MORTGAGE COMPANY LLC. Lender is A LIMITED LIABILITY COMPANY organized and existing under the laws of the State of CALIFORNIA. Lender's address is 5887 COPLEY DRIVE, SAN DIEGO, CA 92111.

ALABAMA - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3001 1/01

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