

20220127000037990
01/27/2022 10:30:40 AM
MORT 1/16

After Recording Return To:
UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
ATTN: POST CLOSING MANAGER
Loan Number: 1521213347

[Space Above This Line For Recording Data]

MORTGAGE

215230AL

MIN: 101512620211110038

MERS Phone: 888-679-6377

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 JANUARY 14, 2022, together with all Riders to this document.

(B) **"Borrower"** is James Davis Baker and Merrie Lynn Baker, Husband and Wife

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 Home South Mortgage

Lender is a Limited Liability Company organized and existing under the laws of ALABAMA
Lender's address is 1104 West Fort Williams Street, Sylacauga, Alabama 35150

(E) **"Note"** means the promissory note signed by Borrower and dated JANUARY 14, 2022
The Note states that Borrower owes Lender ONE HUNDRED FIFTY THOUSAND AND 00/100
Dollars (U.S. \$ 150,000.00) plus interest.

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than FEBRUARY 1, 2032

(F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

