

After Recording Return To:
ATTN: BETTER MORTGAGE POST-CLOSING
BMC(101)
2704 ALT 19 NORTH
PALM HARBOR, FLORIDA 34683
Loan Number: 1322346172

20220221000072650
02/21/2022 08:37:02 AM
MORT 1/18

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MORTGAGE

MIN: 100529013223461727

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 FEBRUARY 18, 2022, together with all Riders to this document.
- (B) "Borrower" is WILLIAM N WATKINS MARTIN AND LATOYA N MARTIN, 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 BETTER MORTGAGE CORPORATION, ISAOA

Lender is a CALIFORNIA CORPORATION organized and existing under the laws of CALIFORNIA
Lender's address is 3 WORLD TRADE CENTER, 175 GREENWICH STREET, 59TH FLOOR, NEW YORK, NEW YORK 10007

- (E) "Note" means the promissory note signed by Borrower and dated FEBRUARY 18, 2022. The Note states that Borrower owes Lender THREE HUNDRED TWENTY-FIVE THOUSAND EIGHT HUNDRED SIX

