

After Recording Return To:
ATLANTIC BAY MORTGAGE GROUP LLC
600 LYNNHAVEN PARKWAY, SUITE 205
VIRGINIA BEACH, VIRGINIA 23452
Loan Number: 8200000423
Case Number: 22-22-6-0841514

[Space Above This Line For Recording Data]

PEL-23-1085

MORTGAGE

**THIS LOAN IS NOT ASSUMABLE
WITHOUT THE APPROVAL OF THE
DEPARTMENT OF VETERANS AFFAIRS
OR ITS AUTHORIZED AGENT.**

MIN: 100296210005700675

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, 10, 12, 17, 19 and 20. 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 April 28, 2023, together with all Riders to this document.

(B) "Borrower" is JAMES RANDALL PITTS SR AND ANDREA PITTS, 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 ATLANTIC BAY MORTGAGE GROUP LLC

Lender is a VIRGINIA LIMITED LIABILITY COMPANY
and existing under the laws of VIRGINIA

organized

