

This document prepared by:
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Guaranteed Rate, Inc.
3940 N. Ravenswood Ave.
Chicago, IL 60613

After Recording Return To:
Guaranteed Rate, Inc.
ATTN: Final Docs
1806 W. Cuyler Ave Suite
1W
Chicago, IL 60613-2541

PEL-23-4344

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PURCHASE MONEY MORTGAGE

Smith
Loan #: 234703799
Serv. #: 5110269034
MIN: 100196399042042356
MERS Phone: 1-888-679-6377
PIN: 22-7-35-2-005-035.000
Case #: 22-22-6-0845757

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

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

Parties

(A) "Borrower" is **ANTWAYNE SMITH, AN UNMARRIED MAN, AND JENNY M JUNTILLA, AN UNMARRIED WOMAN**, currently residing at **9204 Kenley Way, Birmingham, AL 35242 US**. Borrower is the mortgagor under this Security Instrument.

(B) "Lender" is **Guaranteed Rate, Inc.**. Lender is a **corporation** organized and existing under the laws of **Delaware**. Lender's address is **3940 N. Ravenswood Ave., Chicago, IL 60613**. The term "Lender" includes any successors and assigns of Lender.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is

