

When Recorded Mail To:
**Freedom Mortgage
Corporation**
ATTN: Final Documents
P.O. Box 8001
Fishers, IN 46038-8001

[Space Above This Line For Recording Data]

DEED OF TRUST

Ferns
Loan #: 0125215517
Serv. #: 12521551
MIN: 1000730-0125215517-9
MERS Phone: 1-888-679-6377
PIN: ~~0307364210000~~ 03073634210000
Case #: 484860531518-WA

Grantor(s): **Ray L Ferns and Kathleen M Ferns, husband and wife**

Grantee(s): **Freedom Mortgage Corporation**

ABBR. LEGAL DESCRIPTION:

**Lot 1,2,3,4, and 5 of block 1 of the Roselawn extension in book A of
plats page 65**

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

Full legal description located on page 22 .

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 **March 1, 2021**, together with all Riders to this document.

(B) "Borrower" is **Ray L Ferns and Kathleen M Ferns, husband and wife**. Borrower is the trustor under this Security Instrument.

(C) "Lender" is **Freedom Mortgage Corporation**. Lender is a Corporation organized and existing under the laws of **The State of New Jersey**. Lender's address is **907 Pleasant Valley Ave., Ste. 3, Mount Laurel, NJ 08054**. Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is **First American Title Insuran.**

(E) "MERS" is the Mortgage Electronic Registration Systems, Inc. Lender has appointed MERS as the nominee for Lender for this Loan, and attached a MERS Rider to this Security Instrument, to be executed by Borrower, which further describes the relationship between Lender and MERS, and which is incorporated

