



2020-762219 9/23/2020 2:33 PM PAGE: 1 OF 12  
 FEES: \$45.00 SM MORTGAGE  
 EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

When recorded, return to:  
 Bay Equity Home Loans  
 Attn: Final Document Department  
 c/o First American Mortgage Solutions  
 1795 International Way  
 Idaho Falls, ID 83402

Title Order No.: 44092  
 Escrow No.: 44092  
 LOAN #: 2007078496

[Space Above This Line For Recording Data]

## MORTGAGE

FHA Case No.  
 591-1520928-703

MIN: 1006166-0004110609-8

MERS PHONE #: 1-888-679-6377

### 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 21. 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 **September 23, 2020**, together with all Riders to this document.

(B) "Borrower" is **TYRELL J LEGERSKI AND AMY J DULANEY, JOINT TENANTS.**

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 **Bay Equity LLC.**

Lender is a **California Limited Liability Company**,  
 under the laws of **California**.

organized and existing

Lender's address is **770 Tamalpais Drive, Suite 207, Corte Madera, CA 94925.**

(E) "Note" means the promissory note signed by Borrower and dated **September 23, 2020**. The Note states that Borrower owes Lender **TWO HUNDRED ONE THOUSAND TWO HUNDRED EIGHTY SIX AND NO/100\*\*\*\*\*** Dollars (U.S. **\$201,286.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **October 1, 2050**.

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

(G) "Loan" means the debt evidenced by the Note, plus interest, late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- ☐ Adjustable Rate Rider ☐ Condominium Rider ☐ Planned Unit Development Rider  
☒ Other(s) [specify]  
**1-4 Family Rider**