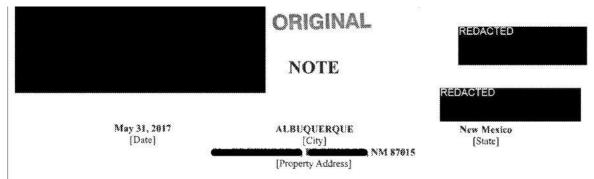




June 6, 2024 Navigating Foreclosure and Learning Its Alternatives CLE



1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$175,757.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is CORPORATION. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 4.250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 5(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay Principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on July 1, 2017. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on June 1, 2047, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

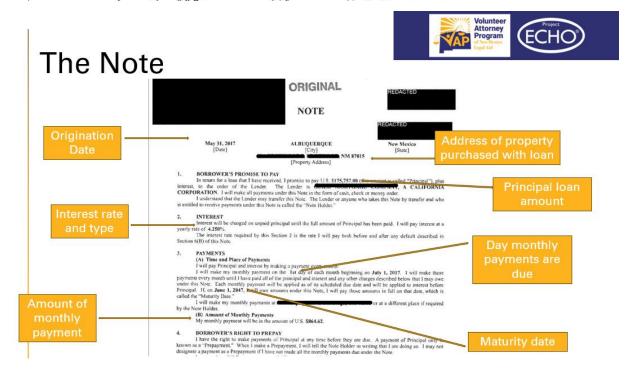
I will make my monthly payments at the state of the state

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$864.62.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.





MOREGACE. PAGES: 16

Witness My Hand And Seal Of Offic Gerabdine Saluco County Clerk, Santa Fe, NM



Hereby Certily That This Instrument Wes a Revended for Becord Un The 2ND Day Of June, A. D. 2017 at 11:25:19 AM Aut Was Daily Recorded on Instrument # 1827561 3H The Records Of Santo Fo Councy After recording return to: Deputy - VOCILAN GUILD MORTGAGE COMPANY -REDACTED ATTN: DMD

5898 COPLEY DRIVE SAN DIEGO, CA 92111

DEFINITIONS

COUNTY OF SANTA PE | STATE OF NEW MEXICO | 50

-{Space Above This Line For Recording Data} REDACTED MORTGAGE

Words used in multiple sections of this document are defined below and other words are defined in Sections 2, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- "Security Instrument" means this document, which is dated May 31, 2017, together with all Riders to this document.
- AN UNMARRIED MAN. Borrower is the mortgagor under this Security Instrument. The mailing address of the Borrower is
- (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.
- "Lender" is GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION. Lender is a corporation organized and existing under the laws of CALIFORNIA. The mailing address of the Lender is 5898 COPLEY DRIVE, SAN DIEGO, CA 92111.
- "Note" means the promissory note signed by Borrower and dated May 31, 2017. The Note states that Borrower owes Lender One Hundred Seventy Five Thousand Seven Hundred Fifty Seven and 60/100ths Dollars (U.S. \$175,757.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1, 2047. This Security Instrument secures a maximum principal amount of up to 150% of the original amount of the Note.
- "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the

County of SANTA FE [Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

Geffre Colemand Coleman Carres and Coleman Colema Co ARCINIBRIKEN BI KANKOLHKARGIREN OMBYAR INOKROTENA VOO 1805 50% ny 6302.000 for

which currently has the address of \$1A EDGEWOOD 7

* SEE EXHIBIT "A" FOR COMPLETE LEGAL [Street] ("Property Address"): DESCRIPTION

, New Mexico 87015 **EDGEWOOD** [Zip Code] [City]

Recorded 1827361 06/02/17 SEC