

CRANE ELDER LAW FIRM, LLC
1300 RIDENOUR BLVD. STE. 100
KENNESAW, GEORGIA 30152

2261-21
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.: 2261-21
Escrow No.: 2261-21
LOAN #: 2109002232

[Space Above This Line For Recording Data]

SECURITY DEED

MIN: 1006166-0004145221-1

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, 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 **October 18, 2021**, together with all Riders to this document.
- (B) "Borrower" is **DANIELLE C SAINT-ELIE AND ELYSEE C SAINT-ELIE, WIFE AND HUSBAND, AS JOINT TENANTS.**

Borrower is the grantor 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 grantee 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**, organized and existing under the laws of **California**.
Lender's address is **770 Tamalpais Drive, Suite 207, Corte Madera, CA 94925.**

(E) "Note" means the promissory note signed by Borrower and dated **October 18, 2021**. The Note states that Borrower owes Lender **TWO HUNDRED TEN THOUSAND AND NO/100*******
***** Dollars (U.S. **\$210,000.00**)