

Return To:

**The Huntington National Bank
7575 Huntington Park Drive
Columbus, Ohio 43235
ATTN: POST CLOSING - HM1325**


20040504000233440 Pg 1/22 302.15
Shelby Cnty Judge of Probate, AL
05/04/2004 13:16:00 FILED/CERTIFIED

_____[Space Above This Line For Recording Data]_____

MORTGAGE

MIN 1001156-0009086687-9

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 **April 30, 2004**, together with all Riders to this document.

(B) "Borrower" is
**MICHAEL G ANDERSON,
KAY T ANDERSON, HUSBAND AND WIFE**
,
,

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.

908668-7

ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3001 1/01

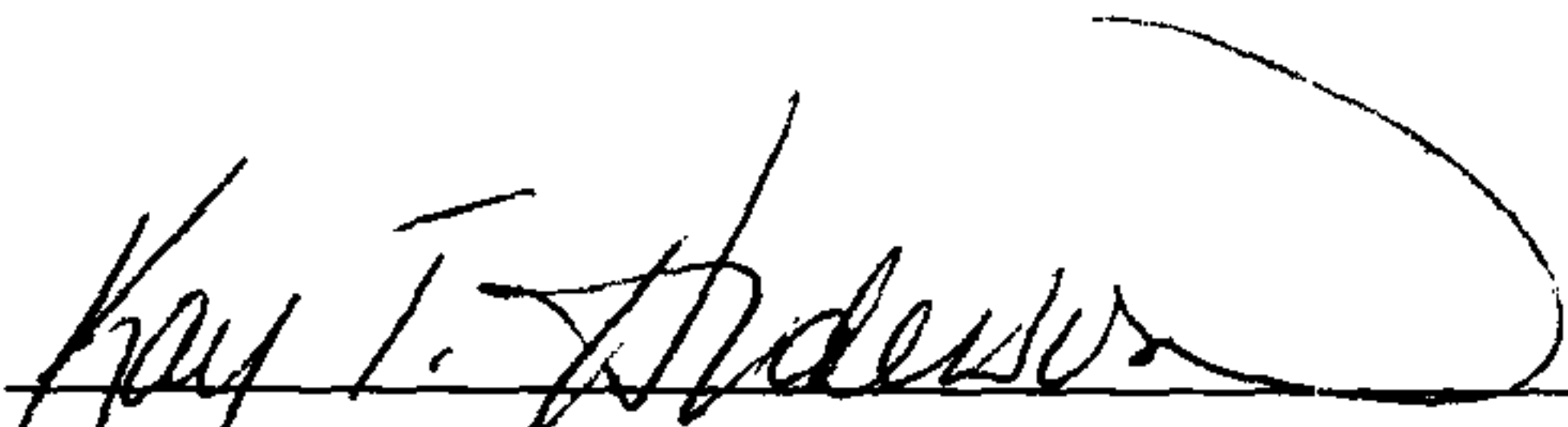
 **-6A(AL)** (0005)

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

 (Seal)
MICHAEL G ANDERSON -Borrower

 (Seal)
KAY T ANDERSON -Borrower

(Seal) (Seal)
-Borrower -Borrower

(Seal) (Seal)
-Borrower -Borrower

(Seal) (Seal)
-Borrower -Borrower

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider.


MICHAEL G ANDERSON (Seal)
-Borrower


KAY T ANDERSON (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

