

Return to: SOUTHEASTERN MORTGAGE
ATTENTION: POST CLOSING
300 OFFICE PARK DR. STE 120
BIRMINGHAM, AL 35223

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Loan No: 0201197829 Data ID: 967
Borrower: CHRISTOPHER DRYDEN

MORTGAGE

MIN: 100206200000025078

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 30, 2005, together with all Riders to this document.

(B) "Borrower" is CHRISTOPHER DRYDEN and MELINDA B. STROUD, husband and wife whose address is 496 CAMDEN COVE CIRCLE, CALERA, ALABAMA 35040. 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 SOUTHEASTERN MORTGAGE OF ALABAMA, LLC. Lender is A LIMITED LIABILITY COMPANY organized and existing under the laws of the State of ALABAMA. Lender's address is 300 OFFICE PARK DRIVE, SUITE 120 BIRMINGHAM, AL 35223.

David Olson

