

Return To:

MIS/PA
111 Sinclair Road
Bristol, PA 19007-



Mortgage Information Services,
2889 N. Commerce Parkway
Miramar, FL 33025

20080114000017890 1/16 \$211.25
Shelby Cnty Judge of Probate, AL
01/14/2008 12:52:21PM FILED/CERT

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M.I.S. FILE NO.
991432

MORTGAGE

MIN 100049700010056170

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 **January 4, 2008**, together with all Riders to this document.

(B) "Borrower" is **Lois Bakane** *unmarried (single)*

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.

2007-988602

100049700010056170

2007-8668

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

Form 3001 1/01

VMP -6A(AL) (0005).04

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Initials: *LB*

VMP Mortgage Solutions, Inc.

