

Return To:

ALABAMA TELCO CREDIT UNION
1849 DATA DRIVE
BIRMINGHAM, AL 35244

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MORTGAGE

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 February 25, 2009 , together with all Riders to this document.

(B) "Borrower" is **TERRENCE F. JAMES and LORYN JAMES, HUSBAND AND WIFE**

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **ALABAMA TELCO CREDIT UNION, STATE CHARTERED CREDIT UNION**

Lender is a **A STATE CHARTERED CREDIT UNION** organized and existing under the laws of **THE STATE OF ALABAMA**

JAMES 4641ATCU

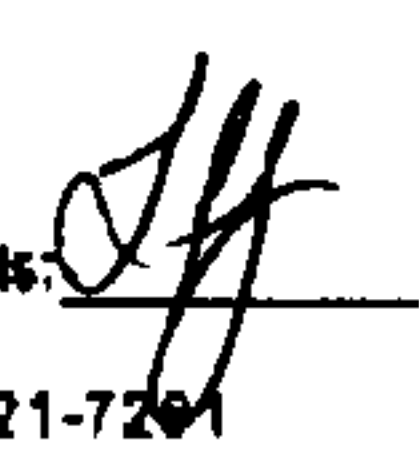
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ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3001 1/01

 -6 (AL) (0005).02

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Initials: 

VMP MORTGAGE FORMS - (800)521-7201

