

~~After recording please return to:~~

EverBank
[Name]
Post Closing
[Attention]
8200 Nations Way
[Street Address]
Jacksonville, FL 32256
[City, State Zip Code]


20100702000212070 1/16 \$304.50
Shelby Cnty Judge of Probate, AL
07/02/2010 12:15:52 PM FILED/CERT

This instrument was prepared by:
EverBank
[Company Name]
Jane Burley
[Name of Natural Person]
8100 Nations Way
[Street Address]
Jacksonville, FL 32256
[City, State Zip Code]

[Space Above This Line For Recording Data]_____

Loan No.: 1538039478
MIN: 100063415380394785

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 **May 27, 2010**, together with all Riders to this document.

(B) **“Borrower”** is **GARRETT S BROWN, and DANITZA BROWN,*AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP**. 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 **EverBank**. Lender is a **Federal Savings Association** organized and existing under the laws of the **United States of America**. Lender’s address is **8100 Nations Way, Jacksonville, FL 32256**.

(E) **“Note”** means the promissory note signed by Borrower and dated **May 27, 2010**. The Note states that Borrower owes Lender **One Hundred Sixty Five Thousand and 00/100ths Dollars (U.S. \$165,000.00)** plus

