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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 **MARCH 4, 2011**, together with all Riders to this document.

(B) "Borrower" is **CHRISTOPHER L. COOPER AND KIMBERLY R. COOPER** husband & wife

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **WELLS FARGO BANK, N.A.**

Lender is a **National Association** organized and existing under the laws of **THE UNITED STATES OF AMERICA**

0278792106

ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
NMFL 3001C (ALCM) Rev 1/2009

Form 3001 1/01

VMP -6(AL) (0810)

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Initials: *KL*

VMP Mortgage Solutions, Inc. *as*



20110405000105090 1/16 \$169.65
Shelby Cnty Judge of Probate, AL
04/05/2011 11:23:53 AM FILED/CERT

