

20120612000207330 1/22 \$242.25
Shelby Cnty Judge of Probate, AL
06/12/2012 12:34:21 PM FILED/CERT

Return To: 13936495
LSI-LPS
East Recording Solutions
700 Cherrington Parkway
Coraopolis, PA 15108

PREPARED BY:
LINDSAY COOPER
4801 FREDERICK ST
OWENS BORO, KY 42301

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MORTGAGE

MIN100021200006668833

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 06/05/2012 , together with all Riders to this document.

(B) "Borrower" is JOSHUA M HERRING and ASHLEY HERRING, husband and wife

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.

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

Form 3001 1/01

VMP -6A(AL) (0810)

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Initials: JMH AH

VMP Mortgage Solutions, Inc.

