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Shelby Cnty Judge of Probate, AL
06/07/2013 10:32:44 AM FILED/CERT

After Recording Return To:
WR STARKEY MORTGAGE, L.L.P.
5055 W. Park Blvd., Suite 300
Plano, TX 75093

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MORTGAGE

Loan Number: 4000050137
Borrower: CORBETT
MIN: 100075940000501374

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 15, 2013, together with all Riders to this document.

(B) "**Borrower**" is BRIAN COATS CORBETT, AN UNMARRIED MAN. 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 WR STARKEY MORTGAGE, L.L.P. . Lender is a Limited Liability Partnership organized and existing under the laws of the State of Delaware. Lender's address is 5055 W. Park Blvd., Suite 300, Plano, TX 75093.

(E) "**Note**" means the promissory note signed by Borrower and dated May 15, 2013. The Note states that Borrower owes Lender ONE HUNDRED SIXTY-FOUR THOUSAND SIX HUNDRED NINETY-SEVEN AND 00/100 Dollars (U.S. \$164,697.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1, 2043.

(F) "**Property**" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "**Loan**" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "**Riders**" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower.



