

RECORD AND RETURN TO:
HOMEBOUND MORTGAGE, INC.
19 ROOSEVELT HIGHWAY, SUITE 110
COLCHESTER, VERMONT 05446
ATTN: SECONDARY MARKETING

Prepared By:
HOMEBOUND MORTGAGE, INC.
19 ROOSEVELT HIGHWAY, SUITE 110
COLCHESTER, VERMONT 05446
ATTN: SECONDARY MARKETING

Inst # 2001-47799

11/06/2001-47799
07:43 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE
017 CH 437.00

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HB190308

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 **OCTOBER 26, 2001** together with all Riders to this document.

(B) "Borrower" is

JAMES D. ADAIR AND DONNA T. ADAIR , HUSBAND & WIFE

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is

HOMEBOUND MORTGAGE, INC.

ALABAMA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
AL51 : 04/01

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Form 3001 1/01
[Signature]

