

Return To:

Inst # 2002-08434

02/19/2002-08434
03:33 PM CERTIFIED

SHELBY COUNTY JUDGE OF PROBATE
015 MEL 236.00

[Space Above This Line For Recording Data]

Lender's address is 605 SOUTH PERRY STREET, MONTGOMERY, AL 36104

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated February 13, 2002

The Note states that

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

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