

Return To:

First Franklin Financial Corporation
2150 North First Street
San Jose, CA 95131
Loan number: 0002295285/5,516

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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 July 24, 2002 , together with all Riders to this document.

(B) "Borrower" is

SHERRIE PETERS
, and LUKE PETERS, wife and husband

Borrower is the mortgagor under this Security Instrument.
(C) "Lender" is FIRST FRANKLIN FINANCIAL CORPORATION

Lender is a Corporation
organized and existing under the laws of Delaware

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

Form 3001 1/01

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Initials: JP SP

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