

Return To:

[Space Above This Line For Recording Data]

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 September 18, 2002 , together with all Riders to this document.
(B) "Borrower" is ROBERT G BYRD AND WIFE, SHARON W BYRD

Borrower is the mortgagor under this Security Instrument.
(C) "Lender" is BancorpSouth Bank

Lender is a State Chartered Institution organized and existing under the laws of The State of Mississippi

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ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3001 1/01



