

Return To:
New South Federal Savings
Bank
210 Automation Way,
Birmingham, Al. 35210

BH/m 20990
Reli, Inc.
the TITLE and CLOSING PROFESSIONALS
3595 Grandview Pkwy, Ste 350
Birmingham, AL 35243

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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 December 5, 2002 ,
together with all Riders to this document.

(B) "Borrower" is BRANDON S EZEKIEL , KRISTIN S EZEKIEL Husband and Wife, ,

Brandon S. Ezekiel is one and the same person as Brandon Ezekiel.
Kristin S. Ezekiel is one and the same person as Kristen A. Stephens. .
Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is New South Federal Savings Bank

Lender is a A Federally Chartered Savings Bank
organized and existing under the laws of The United States of America .

414262

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

Form 3001 1/01

VMP® -6(AL) (0005).02

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Initials: *KE BE*

VMP MORTGAGE FORMS - (800)521-7291

