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Liberty Mortgage DBA BB&T
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Greenville, SC 29601

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MORTGAGE

MIN 100159969605611535

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 November 8, 2002, together with all Riders to this document.

(B) "Borrower" is Donny L. Finley, Married, Janet W. Finley, Married

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

DOC #: 621991 APPL #: 7000223865 LOAN #: 6960561153
ALABAMA- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS Form 3001 1/01

VMP -6A(AL) (0005)

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Initials:

DLF
JWF

VMP MORTGAGE FORMS - (800)521-7291



