

Return To:
RBMG, INC.
P.O. BOX 100155
COLUMBIA, SOUTH CAROLINA 29202-3155
Attn.: SHIPPING DEPT./DOC. CONTROL


20030103000004320 Pg 1/16 197.45
Shelby Cnty Judge of Probate, AL
01/03/2003 09:23:00 FILED/CERTIFIED

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MORTGAGE

MIN 1000144-2000246730-8

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 14, 2002**, together with all Riders to this document.

(B) "Borrower" is **SCOTT BRAZELTON, A SINGLE MAN**.

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, Michigan 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is **RBMG, INC., a DELAWARE Corporation**. Lender is a corporation organized and existing under the laws of the State of **DELAWARE**. Lender's address is **P.O BOX 100155, COLUMBIA, SOUTH CAROLINA 29202-3155**.

(E) "Note" means the promissory note signed by Borrower and dated **November 14, 2002**. The Note states that Borrower owes Lender **Ninety Four Thousand Three Hundred And 00/100 Dollars (U.S. \$ 94,300.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay

