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Shelby Cnty Judge of Probate,AL
01/30/2003 08:44:00 FILED/CERTIFIED

First Franklin Financial Corporation
2150 North First Street
San Jose, CA 95131
Loan number: 0030507123/5,516

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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 1

Lender's address is 2150 North First St.,
San Jose, CA 95131

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated January 24, 2003

The Note states that Borrower owes Lender

NINETY FOUR THOUSAND THREE HUNDRED & 00/100

Dollars

(U.S. \$ 94,300.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February First, 2033

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to Lender, with power of sale, the following described property located in the County of Shelby :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

Adjustable Rate Rider attached hereto and made a part hereof
Planned Unit Development Rider attached hereto and made a part hereof

Prepayment Rider attached hereto and made a part hereof
LOT 2, ACCORDING TO THE SURVEY OF LAKE TERRACE, AS RECORDED IN MAP BOOK 19, PAGE 153, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

