

Return To:
Merrill Lynch Credit
Corporation
2001 Bishops Gate Blvd.
Mount Laurel, NJ 08054

118 791-02
20021206000609690 Pg 1/20 408.00
Shelby Cnty Judge of Probate, AL
12/06/2002 11:58:00 FILED/CERTIFIED

20030130000059510 Pg 1/20 69.00
Shelby Cnty Judge of Probate, AL
01/30/2003 14:14:00 FILED/CERTIFIED

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100011170787142062

THIS DOCUMENT IS BEING RE RECORDED TO ATTACH LEGAL DESCRIPTION

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 25th, 2002 , together with all Riders to this document.

(B) "Borrower" is Steven Gannett, A MARRIED PERSON and Susan R Gannett, A MARRIED PERSON HUSBAND AND WIFE

STEVEN GANNETT AND STEVEN A. GANNETT ARE ONE AND THE SAME PERSON

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.

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

Form 3001 1/01

VMP -6A(AL) (0005)

Page 1 of 15

VMP MORTGAGE FORMS - (800) 521-7291

