

Return To:
SouthTrust Mortgage
Corporation
210 Wildwood Parkway, Suite
100
Birmingham, AL 35209


20030204000067090 Pg 1/19 461.00
Shelby Cnty Judge of Probate, AL
02/04/2003 12:01:00 FILED/CERTIFIED

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MORTGAGE

MIN 100021700408705117

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 January 21, 2003 ,
together with all Riders to this document.

(B) "Borrower" is KIM G. CULLUM, CHAD O. CULLUM, ,
wife and husband

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.

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

Form 3001 1/01

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Initials: KC CC

VMP MORTGAGE FORMS - (800)521-7291

