

Return To:
HOMECOMINGS FINANCIAL NETWORK, INC
ONE MERIDIAN CROSSING, STE 100
MINNEAPOLIS, MN 55423
Loan Number: 041-623537-2


20030228000122360 Pg 1/16 201.20
Shelby Cnty Judge of Probate, AL
02/28/2003 08:58:00 FILED/CERTIFIED

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MORTGAGE

MIN 100062604162353728

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 FEBRUARY 21ST, 2003 , together with all Riders to this document.

(B) "**Borrower**" is
JAMES S. KOHLER AND RAY L. KOHLER , husband and wife,

Borrower is the mortgagor under this Security Instrument.

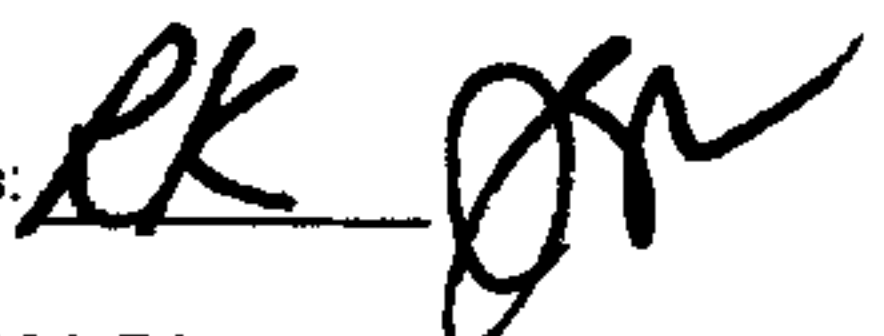
(C) "**MERS**" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has 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
MFAL7770 (10/00) / 041-623537-2

Form 3001 1/01

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Initials: 

VMP MORTGAGE FORMS - (800)521-7291



