

Return To:
**New South Federal Savings
Bank
210 Automation Way,
Birmingham, AL 35210**

20030702000417880 Pg 1/18 338.15
Shelby Cnty Judge of Probate, AL
07/02/2003 12:44:00 FILED/CERTIFIED

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SHELBY

MORTGAGE

MIN 100020700004251624

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 **June 26, 2003** together with all Riders to this document.

(B) "Borrower" is **ANNE MARIE EVERLY & JOSEPH EVERLY Wife and Husband as joint tenants with right of survivorship**

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.

425162

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

Form 3

