

Return to: SOUTHEASTERN MORTGAGE
ATTENTION: POST CLOSING
300 OFFICE PARK DR. STE 120
BIRMINGHAM, AL 35223

_____[Space Above This Line For Recording Data]_____
Loan No: 613351808 Data ID: 687
Borrower: KELAN A. FORREST

MORTGAGE

MIN: 100206200000010328

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 July 28, 2003, together with all Riders to this document.

(B) **"Borrower"** is KELAN A. FORREST AND WIFE, CATHY W. FORREST, whose address is 117 KENTWOOD LANE, ALABASTER, ALABAMA 35007. 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.

(D) **"Lender"** is SOUTHEASTERN MORTGAGE OF ALABAMA, LLC. Lender is A LIMITED LIABILITY COMPANY organized and existing under the laws of the State of ALABAMA. Lender's address is 300 OFFICE PARK DRIVE, SUITE 120 BIRMINGHAM, AL 35223.

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

Form 3001 1/01

(Page 1 of 18 Pages)

KF CJ

