

Return To:

CHRISTOPHER P. MOSELEY
MOSELEY & ASSOCIATES, P.C.
3800 Colonnade Parkway, Suite 630
Birmingham, Alabama 35243

[Space Above This Line For Recording Data]

Loan #
30533565

MORTGAGE

MIN 1000226-0030533565-4

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 September 8, 2003, together with all Riders to this document.
- (B) "Borrower" is RONALD GANNETT and SUSAN J. GANNETT, 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

Form 3001 1/01

VMP -6A(AL) (0005)

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MW 05/00

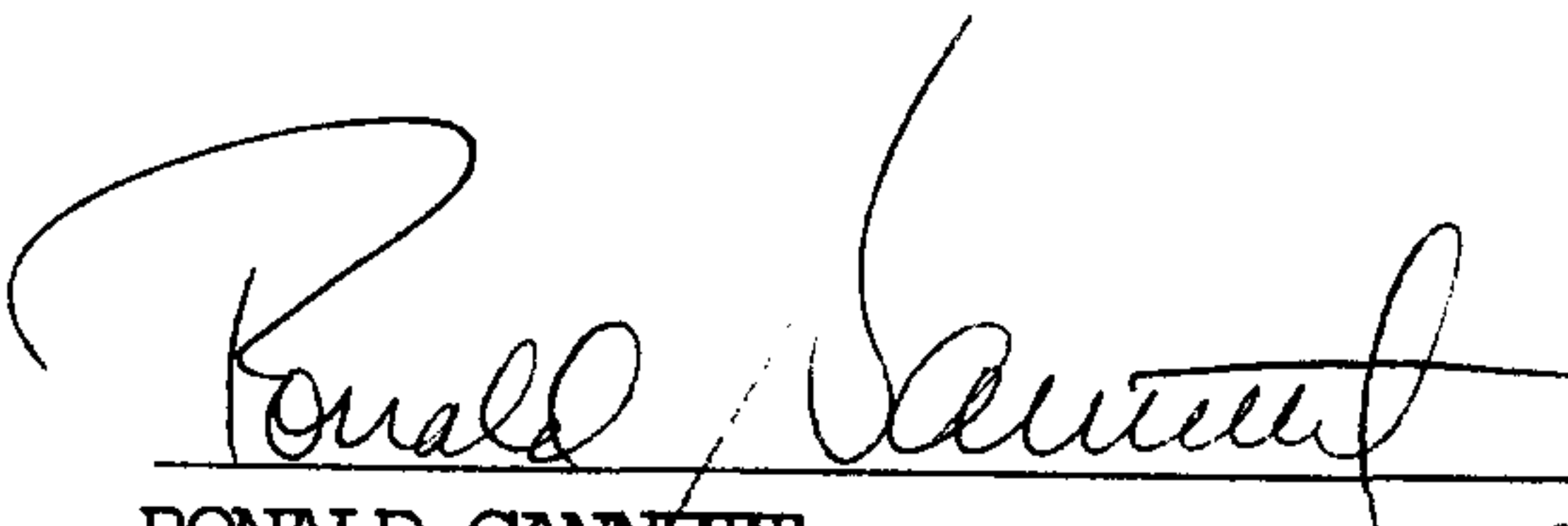
Initials: *SG JB*

VMP MORTGAGE FORMS - (800)521-7291



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

 (Seal)
RONALD GANNETT -Borrower

 (Seal)
SUSAN J. GANNETT -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

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-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

