

After Recording Return To:
GMFS LLC
7389 FLORIDA BLVD., SUITE 200A
BATON ROUGE, LA 70806

This document Prepared By:
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MORTGAGE

Loan No. 2000007296
MIN No. 1002480-0000154603-5

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 10, 2003**, together with all Riders to this document.

(B) "Borrower" is **TOMMY L. DATES , AND WIFE DEDZRA DATES**. 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 **FIRST HERITAGE MORTGAGE COMPANY**. Lender is a **CORPORATION** organized and existing under the laws of **ALABAMA**. Lender's address is **3057 LORNA RD #104, HOOVER, AL 35216**.

(E) "Note" means the promissory note signed by Borrower and dated **September 10, 2003**. The Note states that Borrower owes Lender **Seventy Four Thousand Eight Hundred and no/100 Dollars (U.S. \$74,800.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **October 1, 2033**.

