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20031201000779670 Pg 1/15 257.00
Shelby Cnty Judge of Probate, AL
12/01/2003 15:56:00 FILED/CERTIFIED

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MORTGAGE

MIN 1000552-0000007337-7

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 November 25, 2003 , together with all Riders to this document.

(B) "Borrower" is TIMOTHY J. ALLEN, a married man

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.

10ALLEN TIMOTHY

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

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Form 3001 1/01

VMP -6A(AL) (0005)

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Initials: TA

VMP MORTGAGE FORMS - (800)521-7291



