

Return To:
HERITAGE BANK

3535 GRANDVIEW PARKWAY, SUITE 100
BIRMINGHAM, AL 35243

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MORTGAGE

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 21, 2003**, together with all Riders to this document.

(B) "Borrower" is

JOSEPH A. MARINO AND SHARON C. MARINO, HUSBAND AND WIFE

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is

HERITAGE BANK

Lender is a **CORPORATION**

organized and existing under the laws of **THE STATE OF ALABAMA**

600008205

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

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VMP MORTGAGE FORMS - (800)521-7291

Form 3001 1/01

Initials: *JAM*
SCM

