

Return To:

HOMEcomings FINANCIAL NETWORK, INC

ONE MERIDIAN CROSSING, STE 100

MINNEAPOLIS, MN 55423

Loan Number: 041-900795-0



20031230000832160 Pg 1/15 173.00  
Shelby Cnty Judge of Probate, AL  
12/30/2003 12:24:00 FILED/CERTIFIED

8<sup>00</sup>  
48<sup>00</sup>  
120<sup>00</sup>  
176<sup>00</sup>

[Space Above This Line For Recording Data]

## MORTGAGE

MIN 100062604190079501

### 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 DECEMBER 18TH, 2003 , together with all Riders to this document.

(B) "Borrower" is

KENNETH N. VINES JR. AND DEBORAH D. VINES, 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.



























