

Return To:
Merrill Lynch Credit Corporation

**2001 Bishops Gate Blvd. Mount
Laurel, NJ 08054**

[Space Above This Line For Recording Data]

STATE OF ALABAMA

SHELBY COUNTY

THIS INSTRUMENT CONVEYS A SECURITY INTEREST IN GOODS AND OTHER ITEMS OF PROPERTY WHICH ARE OR ARE TO BECOME FIXTURES ON THE REAL PROPERTY DESCRIBED BELOW. THIS INSTRUMENT IS TO BE FILED IN THE REAL PROPERTY RECORDS AS A MORTGAGE AND AS A FINANCING STATEMENT. THE BELOW REFERENCED BORROWER IS THE RECORD OWNER OF THE AFORESAID REAL PROPERTY.

THE NAMES OF THE DEBTOR AND THE SECURED PARTY, THE MAILING ADDRESS OF THE SECURED PARTY FROM WHICH INFORMATION CONCERNING THE SECURITY INTEREST MAY BE OBTAINED, THE MAILING ADDRESS OF THE DEBTOR AND A STATEMENT INDICATING THE TYPES, OR DESCRIBING THE ITEMS, OF COLLATERAL ARE AS DESCRIBED HEREIN IN COMPLIANCE WITH THE REQUIREMENTS OF ARTICLE 9, SECTION 402 OF THE UNIFORM COMMERCIAL CODE. THIS INSTRUMENT IS INTENDED TO COMPLY WITH THE REQUIREMENTS OF SECTION 7-9-402 OF THE 1975 ALABAMA CODE.

CONSTRUCTION/PERMANENT MORTGAGE, SECURITY
AGREEMENT AND FIXTURE FILING

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.

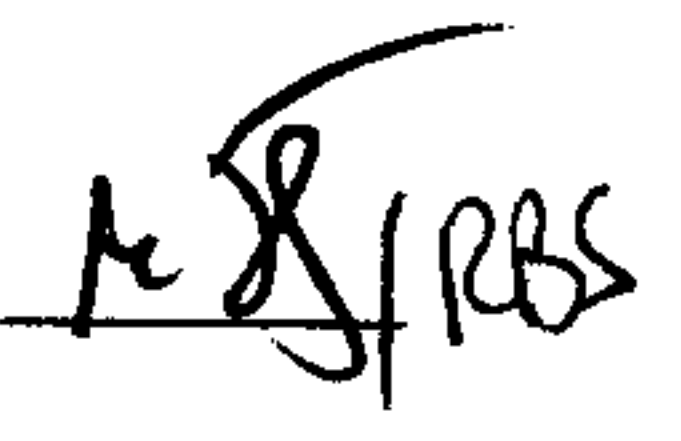
(A) "Security Instrument" means this document, which is dated **January 28, 2004**, together with all Riders to this Document.

(B) "Borrower" is **Michael J Sillers and Rebecca B Sillers, HUSBAND AND WIFE**.

ALABAMA

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Initials: 

Client Copy

Original

CLAYTON T. SWEENEY, ATTORNEY AT LAW

(e) It is not contemplated that partial releases of this Security Instrument will be given, but if any partial release is so given by the Lender, it shall not affect the lien of this Security Instrument on the remainder of the Mortgaged Property encumbered hereby.

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:

Michael J Sillers (Seal)
Michael J Sillers -Borrower

Rebecca B Sillers (Seal)
Rebecca B Sillers -Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

