

Return To:

Charter One Mortgage Corporation
#2 Metroplex Drive, Ste. 110
Birmingham, Alabama 35209

20040217000080780 Pg 1/18 258.50
Shelby Cnty Judge of Probate, AL
02/17/2004 09:21:00 FILED/CERTIFIED

[Space Above This Line For Recording Data]

MORTGAGE

0016459836

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 **February 4, 2004**, together with all Riders to this document.

(B) "Borrower" is

WILLIAM B PURNER and

JEAN E PURNER Husband and Wife

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **CHARTER ONE MORTGAGE CORP.**

Lender is a **corporation**

organized and existing under the laws of **the State of New York**

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

Form 3001 1/01

 **-6(AL) (0005)**

Page 1 of 15

Initials: *WBP*

VMP MORTGAGE FORMS - (800)521-7291 *DEG*



Dominick

