

~~Return To:~~
American Home Mortgage
520 Broadhollow Road
Melville, NY 11747

20040421000205780 Pg 1/22 299.75
Shelby Cnty Judge of Probate, AL
04/21/2004 11 24:00 FILED/CERTIFIED

WHEN RECORDED RETURN TO:

Old Republic Title
Attn: Escrow Dept.
320 Springside Dr.
Suite 320
Akron, OH 44333

20344026-R

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100024200004483802

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 17, 2003 , together with all Riders to this document.

(B) "**Borrower**" is Shawn Counts , **MARRIED****

**Tammy Counts

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.

DOC #:321991

APPL #:0000448380

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

Form 3001 1/01

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

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Initials: 

VMP MORTGAGE FORMS - (800)521-7291



