



20040604000298460 Pg 1/25 234.50
Shelby Cnty Judge of Probate, AL
06/04/2004 08:48:00 FILED/CERTIFIED

Return To:
WELLS FARGO BANK, N.A.
FINAL DOCUMENTS X4701-022
3601 MINNESOTA DRIVE
BLOOMINGTON, MN 55435-5284

[Space Above This Line For Recording Data]

MORTGAGE

0137911947

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 **JUNE 2, 2004**, together with all Riders to this document.

(B) **"Borrower"** is
MICHELLE CALLAHAN AND K. RICK ALVIS

Borrower is the mortgagor under this Security Instrument.

(C) **"Lender"** is **WELLS FARGO BANK, N.A.**

Lender is a **National Association** organized and existing under the laws of **THE UNITED STATES OF AMERICA**

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

Page 1 of 18

Initials:

MC
KAL

FORM 3001 1/01

SAL01 Rev 11/01/00

