

After Recording Return To:
CITIZENS BANK
POST OFFICE BOX 1900
ELIZABETHTON, TN 37643

LOAN NO.: 1295552959

[Space Above This Line For Recording Date]

MIN: 1001830-0000002890-9

MORTGAGE

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 24, 2004**, together with all Riders to this document.

(B) "Borrower" is **THEODORE RAFFERTY AND MARY ROSE RAFFERTY, AS 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.

(D) "Lender" is **CITIZENS BANK**

Lender is a **CORPORATION**
organized and existing under the laws of **THE STATE OF TENNESSEE**
Lender's address is **300 BROAD STREET**
ELIZABETHTON, TN 37643

(E) "Note" means the promissory note signed by Borrower and dated **JUNE 24, 2004**
The Note states that Borrower owes Lender

ONE HUNDRED EIGHT THOUSAND AND 00/100

Dollars (U.S. \$ **108,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **JULY 1, 2019**

ALABAMA - Single Family - FannieMae/FreddieMac UNIFORM INSTRUMENT
Form 3001 1/01

Laser Forms Inc. (800) 446-3555
LFI#FNMA3001-MERS 1/01

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Initials: T.R. MR

