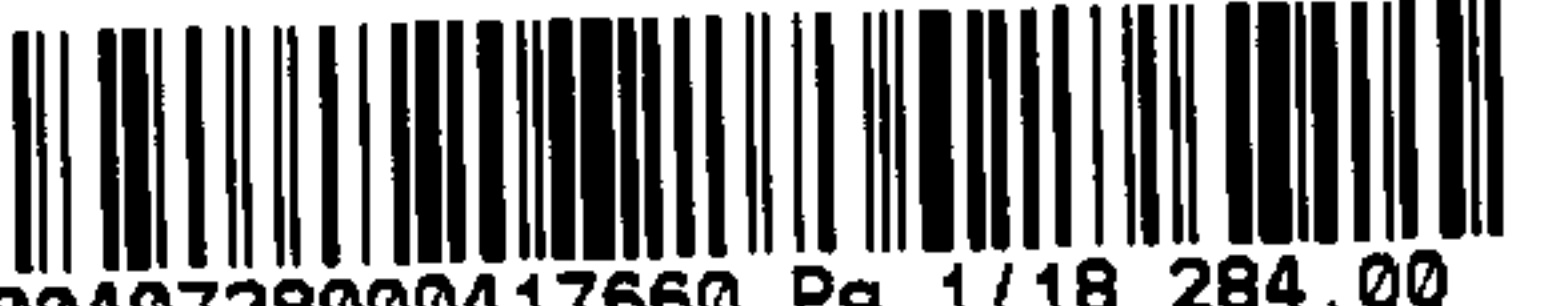


Return To:
NATIONAL CITY MORTGAGE CO
P.O. Box 8800
Dayton, OH 45401-8800


20040728000417660 Pg 1/18 284.00
Shelby Cnty Judge of Probate, AL
07/28/2004 09:52:00 FILED/CERTIFIED

Prepared by:
ANGELA STANCIL
NATIONAL CITY MORTGAGE CO
P.O. Box 8800
Dayton, OH 45401-8800

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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 **July 21, 2004**, together with all Riders to this document.

(B) "Borrower" is

DELAYNE DILLARD, KIM DILLARD, husband and wife

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **National City Mortgage Co dba
Commonwealth United Mortgage Company**

Lender is a **corporation**
organized and existing under the laws of **The State of Ohio**

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

Form 3001 1/01

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

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Initials: 

VMP MORTGAGE FORMS - (800)521-7291



