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MORTGAGE

AB00481723
0647214772

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 7, 2004, together with all Riders to this document.

(B) "**Borrower**" is Cheri S. Brackett, a single individual

Borrower is the mortgagor under this Security Instrument.

(C) "**Lender**" is ABN AMRO Mortgage Group, Inc.

Lender is a Corporation
organized and existing under the laws of The State of Delaware

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

Form 3001 1/01

 -6(AL) (0005)

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Initials: CSB

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