

Return To:
MICHIGAN FIDELITY ACCEPTANCE CORP dba
FRANKLIN MORTGAGE FUNDING
25800 NORTHWESTERN HWY STE 875
SOUTHFIELD, MI 48075
248-827-9800


20050325000136720 1/20 \$263.60
Shelby Cnty Judge of Probate, AL
03/25/2005 12:41:31PM FILED/CERT

LORA WATTS
25800 NORTHWESTERN HWY STE 875
SOUTHFIELD, MI 48075
248-827-9800

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MORTGAGE

9201159805
MIN 100155400000241300

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 March 18th, 2005 ,
together with all Riders to this document.

(B) "Borrower" is WANDA F. FRANKS, A Single Woman

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.

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

Form 3001 1/01

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Initials 

VMP MORTGAGE FORMS - (800)521-7291

