

Return To:

PHH Mortgage Corporation
2001 Bishops Gate Blvd.
Mount Laurel, NJ 08054



20050516000235270 1/20 \$271.85
Shelby Cnty Judge of Probate, AL
05/16/2005 01:28:15PM FILED/CERT

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MORTGAGE

MIN 100020000305949723

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 April 29, 2005, together with all Riders to this document.

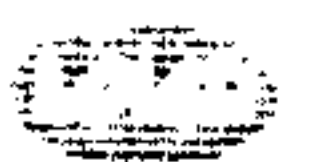
(B) "**Borrower**" is DIONISIO RIVERA AMADOR, A MARRIED MAN
AND MARIA M RIVERA, HIS WIFE

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.

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

Form 3001 1/01

 -6A(AL) (0005)

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Initials:

DRA

VMP MORTGAGE FORMS - (800)521-7291

MMR

Central file

