

Return To: File # 255041 ACTION
TranStar National Title
2201 W Plano Parkway, Suite 152 COR
Plano, TX 75075


20050701000329900 1/18 \$349.40
Shelby Cnty Judge of Probate, AL
07/01/2005 12:09:30PM FILED/CERT

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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 **JUNE 25th, 2005**, together with all Riders to this document.

(B) "Borrower" is
**JAMES A GARRETT &
CHRISTIE S GARRETT , Husband & Wife**

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **FIRST HORIZON HOME LOAN CORPORATION**

Lender is a **CORPORATION**
organized and existing under the laws of **THE STATE OF KANSAS**

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

Form 3001 1/01

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

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Initials: *JAH* *CSG*

VMP MORTGAGE FORMS - (800)521-7291



