

After Recording Return To:

NOVASTAR MORTGAGE, INC.
888 West Big Beaver Rd. Suite 1100
Troy, Michigan 48084
Loan Number: 05-759520

20050811000411580 1/19 \$226.85
Shelby Cnty Judge of Probate, AL
08/11/2005 07:54:39AM FILED/CERT

20050921000489990 1/19 \$66.00
Shelby Cnty Judge of Probate, AL
09/21/2005 12:55:45PM FILED/CERT

****This Mortgage is being re-recorded to add the marital status of the Mortgagors to the Mortgage.****

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MORTGAGE

MIN: 100080190047461637

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 28, 2005, together with all Riders to this document.

(B) "Borrower" is CARLEEN HITCHCOCK AND RANDALL HITCHCOCK, AS JOINT TENANTS, WIFE AND HUSBAND

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.

(D) "Lender" is NOVASTAR MORTGAGE, INC.

Lender is a CORPORATION organized and existing under the laws of VIRGINIA
Lender's address is 888 West Big Beaver Rd. Suite 1100, Troy, Michigan 48084

(E) "Note" means the promissory note signed by Borrower and dated JULY 28, 2005. The Note states that Borrower owes Lender ONE HUNDRED SEVEN THOUSAND EIGHT HUNDRED TWENTY AND 00/100 Dollars (U.S. \$107,820.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than AUGUST 1, 2035.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

08/10/2005 WED 10:13 FAX 2058230898 JAMES R MONCUS JR

002/002

EXHIBIT "A"

**Lot 67, according to the Survey of First Addition to Triple Springs, First Sector, as recorded
in Map Book 6, page 51, in the Probate Office of Shelby County, Alabama.**



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