

Return To:

HOMEcomings FINANCIAL NETWORK, INC
ONE MERIDIAN CROSSING, STE 100
MINNEAPOLIS, MN 55423
Loan Number: 042-566030-5

20051213000643080 1/20 \$311.00
Shelby Cnty Judge of Probate, AL
12/13/2005 08:57:29AM FILED/CERT

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100062604256603053

(D) "Lender" is HOMECOMINGS FINANCIAL NETWORK, INC.

Lender is a CORPORATION
organized and existing under the laws of DELAWARE
Lender's address is 2101 Rexford, Suite 168W
CHARLOTTE, NC 28211

(E) "Note" means the promissory note signed by Borrower and dated DECEMBER 8TH, 2005
The Note states that Borrower owes Lender ONE HUNDRED SIXTY TWO THOUSAND AND
NO/100 Dollars

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20051213000643080 3/20 \$311.00
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TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the JUDICIAL DISTRICT of SHELBY COUNTY :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]



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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

Kathryn Schurig (Seal)
KATHRYN SCHURIG -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower



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EXHIBIT "A"

LOT 45, ACCORDING TO A RESURVEY OF CRESTMONT RECORDED IN MAP BOOK 22, PAGE 30, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.