

Return To:
ALAN KEITH
2100 LYNNGATE DRIVE
BIRMINGHAM, AL 35216

20060522000241100 1/23 \$587.00
Shelby Cnty Judge of Probate, AL
05/22/2006 10:55:40AM FILED/CERT

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MORTGAGE

AP#: HORT0035102326
LN#: 0035102326

MIN 1000104-0035102326-0

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

May 11, 2006,

together with all Riders to this document.

(B) "**Borrower**" is

ROBERT L. HORTON, MARRIED, WIFE IS TAMARAH HORTON

aka Robert Horton

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

VMP -6A(AL) (0005)

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MW 05/00

Initials:

RLH TAA

VMP MORTGAGE FORMS - (800)521-7291



Alan Keith

