

Return To:
Molton, Allen, & Williams
Mortgage Co LLC
1000 Urban Center Dr, Suite
500, Birmingham, ALABAMA
35242


20060809000385360 1/19 \$570.00
Shelby Cnty Judge of Probate, AL
08/09/2006 11:54:52AM FILED/CERT

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MORTGAGE

MIN 100038500010144932

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, 2006 ,
together with all Riders to this document.

(B) "Borrower" is WILLIAM R OWENS and PEGGY A MONTZ-OWENS, Husband and Wife
William R Owens and Peggy A Montz-Owens as Co-Trustees of The
Owens Family Trust

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.

0001014493-W08AL3

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

Form 3001 1/01

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