

14789

20060815000396220 1/22 \$290.00
Shelby Cnty Judge of Probate, AL
08/15/2006 09:21:37AM FILED/CERT

Return To:

Wilmington Finance, Inc.
401 Plymouth Road, Suite 400
Plymouth Meeting, PA 19462

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MORTGAGE

Loan Number: 2500050293

MIN

100372406083168770

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
together with all Riders to this document.

August 7, 2006

(B) "**Borrower**" is

RICKEY A. MCCLAIN AND DEBRA I. MCCLAIN, HUSBAND AND WIFE, JTWROS

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

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Initials:



VMP Mortgage Solutions, Inc.

DDS-ALP

