

Return To:
WELLS FARGO BANK, N.A.
FINAL DOCUMENTS X9999-01M
1000 BLUE GENTIAN ROAD
EAGAN, MN 55121-1663

20061206000591430 1/22 \$347.60
Shelby Cnty Judge of Probate, AL
12/06/2006 12:34:16PM FILED/CERT

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MORTGAGE

0155962988

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 **NOVEMBER 27, 2006**, together with all Riders to this document.

(B) "Borrower" is

PATRICE P KHAWLY AND CYNTHIA A KHAWLY HUSBAND AND WIFE

This is a Purchase Money Mortgage.

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **WELLS FARGO BANK, N.A.**

Lender is a **National Association**

organized and existing under the laws of **THE UNITED STATES OF AMERICA**

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

