

15275

Return To:
EquiFirst Corporation
Attn: Collateral M
500 Forest Point Circle
Charlotte, NC 28273

20061227000628650 1/18 \$260.00
Shelby Cnty Judge of Probate, AL
12/27/2006 03:37:50PM FILED/CERT

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MORTGAGE

MIN100200100110773417

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 December 19, 2006, together with all Riders to this document.

(B) "Borrower" is Rory Dempsey and Cheryl Dempsey, Husband and Wife

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.

1107734

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

Form 3001 1/01

VMP[®] -6A(AL) (0005).03

Page 1 of 15

Initials: RD CD

VMP MORTGAGE FORMS - (800)521-7291

