

Return To:

Cartus Home Loans
9700 Bissonnet Street ,
Suite #1500, HOUSTON, TX
77036

20070110000015540 1/19 \$417.50
Shelby Cnty Judge of Probate, AL
01/10/2007 02:07:54PM FILED/CERT

[Space Above This Line For Recording Data]

MORTGAGE

MIN 100020000400094334

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 15, 2006 , together with all Riders to this document.

(B) "**Borrower**" is Kevin E Kelly and Julie W Kelly, HUSBAND AND WIFE
aka Julie Wang Kelly
both by their attorney-in-fact, Mary Jane Kelly

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)

Page 1 of 15

KK & TWK by initials: MK

VMP MORTGAGE FORMS - (800)521-7291

