

20070501000200920 1/16 \$590.00
Shelby Cnty Judge of Probate, AL
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[Name of Natural Person]

1111 Chester Ave
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Cleveland, OH 44114
[City, State Zip Code]

This instrument was prepared by:

Freeland and Rogers LLC
[Name of Natural Person]

2200 Valleydale Road
[Street Address]

[City, State Zip Code]

[Space Above This Line For Recording Data]

Loan Number: 3149245

MORTGAGE

MIN 100162500031492458

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 **April 27, 2007**, together with all Riders to this document.

(B) "Borrower" is **SHEILA D. GRIMES, AN UNMARRIED WOMAN**. Borrower is the mortgagor under this Security Instrument. * and **Charles Hairston, a single individual**

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and L

