

20070502000202390 1/22 \$247.85
Shelby Cnty Judge of Probate, AL
05/02/2007 09:38:22AM FILED/CERT

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PARCEL TAX ID#: 28-5-16-2-006-017.000
PMI CASE#: 66945243

Loan No. 000035164

MIN 1000747-0000035164-7 **MORTGAGE**

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 27th, 2007, together with all Riders to this document.

(B) "Borrower" is
WILLIAM L SHUGRUE, AN UNMARRIED MAN

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 Lenders 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 Form 3001 1/01

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Initials: WS

Closing Services

