

20070605000261640 1/16 \$209.90
Shelby Cnty Judge of Probate, AL
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When Recorded Mail To:
WILMINGTON FINANCE, INC.
PO BOX 7000
PLYMOUTH MEETING, PA 19462

Prepared By:
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PLYMOUTH MEETING, PA 19462
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MORTGAGE

DAVIS
Loan #: 2500057752
PIN: 58-29-3-05-0-000-021-001
MIN: 100372407054546721

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 **MAY 30, 2007** together with all Riders to this document.

(B) "Borrower" is **JAN DOUGLAS DAVIS AND WIFE, LOIS DIANE DAVIS**. 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.

(D) "Lender" is **WILMINGTON FINANCE INC.**. Lender is a **CORPORATION** organized and existing under the laws of

