

After Recording Return To:

GMAC Mortgage, LLC
100 Witmer Road
Horsham, PA 19044-0963
ATTN: Records Management

_____[Space Above This Line For Recording Data]_____

Loan No. 179425806
MIN 1000375-0179425806-3

MORTGAGE

DEFINITIONS

(D) **"Lender"** is
GMAC Mortgage, LLC f/k/a GMAC Mortgage Corporation

Lender is a limited liability company organized and existing under the
laws of Delaware Lender's address is
100 Witmer Road, P.O. Box 963, Horsham, PA 19044

(E) **"Note"** means the promissory note signed by Borrower and dated August 8,
2007. The Note states that Borrower owes Lender
One Hundred Eighty One Thousand Five Hundred Forty Six and 00/100

Dollars (U.S. \$ 181,546.00) plus interest. Borrower has promised to pay this
debt in regular Periodic Payments and to pay the debt in full not later than
September 1, 2037

(F) **"Property"** means the property that is described below under the heading "Transfer of
Rights in the Property."

(N) **"Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) **"Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) **"RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) **"Successor in Interest of Borrower"** means any party that has taken title

(a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Waivers. Borrower waives all rights of homestead exemption in the Property and relinquishes all rights of curtesy and dower in the Property.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

INDIVIDUAL ACKNOWLEDGMENT

STATE OF ALABAMA

COUNTY OF Jefferson } **SS**

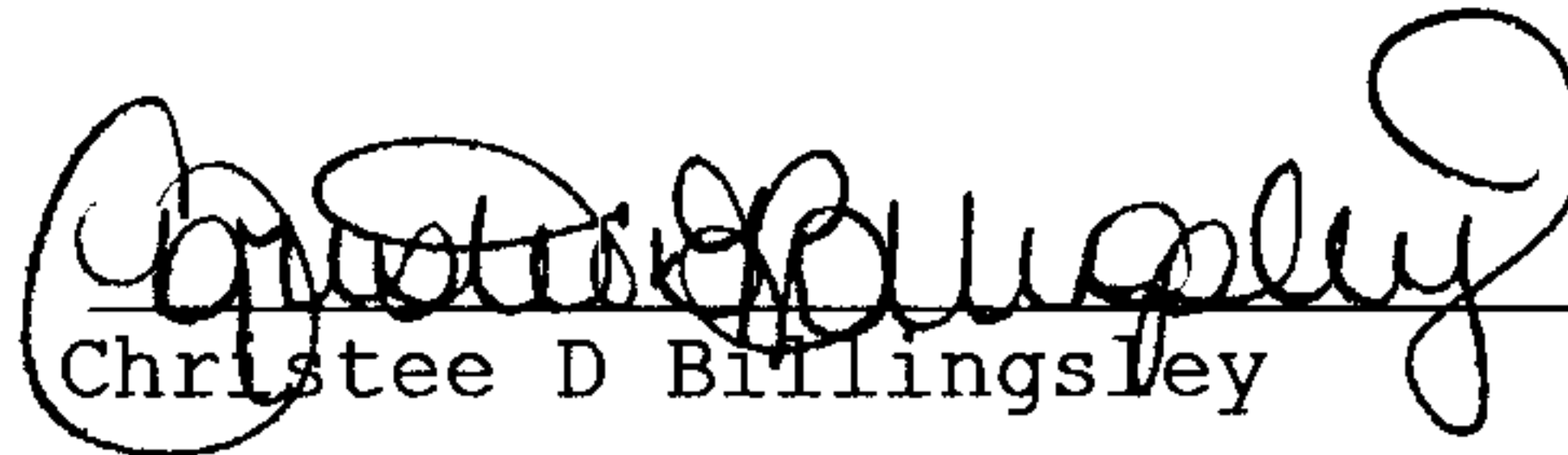
I, the undersigned Notary Public in and for the State and County aforesaid, hereby
certify that
Raymond H. Billingsley and Christee D. Billingsley

whose name(s) is/are signed to the foregoing instrument, and who is/are known to me,
acknowledged before me on this day that, being informed of the contents of the said instrument,
he/she/they executed the same voluntarily on the day the same bears date.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.


Raymond H Billingsley (Seal)
-Borrower


Christee D Billingsley (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower