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08/27/2007 10:39:21AM FILED/CERT

[Name of Natural Person]

1111 Chester Ave
[Street Address]

Cleveland, OH 44114
[City, State Zip Code]

This instrument was prepared by:

Mortgage Banc, LLC
[Name of Natural Person]

3000 Riverchase Galleria Suite 755
[Street Address]

[City, State Zip Code]

[Space Above This Line For Recording Data]

Loan Number: 4419359

MORTGAGE

MIN 100162500044193598

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 July 31, 2007, together with all Riders to this document.
- (B) "Borrower" is Leigh Ann Higdon and Kelly Higdon, individually and as wife and husband. 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 Mortgage Banc, LLC. Lender is a limited liability company organized and existing under the laws of The State of Alabama. Lender's address is 3000 Riverchase Galleria Suite 755, Birmingham, AL 35244.

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