

Return To:
Wachovia Mortgage Corporation
1100 Corporate Center Drive
Raleigh, NC 27607


20070917000434020 1/19 \$1092.50
Shelby Cnty Judge of Probate, AL
09/17/2007 09:18:27AM FILED/CERT

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MORTGAGE

MIN 100013700067571636

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 August 24, 2007, together with all Riders to this document.

(B) "**Borrower**" is Thomas E. Crowder And Cynthia A. Crowder, Joint Tenants With Right Of Survivorship, husband and wife

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 48501-20

