

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

RELI, Inc.
The Title & Closing Professionals
2850 Cahaba Road, Suite 140
Mountain Brook, AL 35223

810139



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Shelby Cnty Judge of Probate, AL
03/10/2008 02:16:11PM FILED/CERT

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MORTGAGE

MIN 100648700068189068

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 February 25, 2008, together with all Riders to this document.

(B) "**Borrower**" is Mike J Chen and Chi D Chen, 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 48501-2026, tel. (888) 679-MERS.

260105

000006818906 Chen

ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3001 1/01

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Initials: *mjc*

VMP Mortgage Solutions, Inc.



