

After recording please return to:
AmTrust Bank Final Documents
Department
[Name]

[Attention]
1111 Chester Ave, Suite 200, Mail Code:
OH98-0201
[Street Address]
Cleveland, Ohio 44114-3516
[City, State Zip Code]

This instrument was prepared by:
Covenant Bank
[Company Name]

[Name of Natural Person]
7924 Parkway Dr
[Street Address]
Leeds, AL 35094
[City, State Zip Code]

_____[Space Above This Line For Recording Data]_____

Loan Number: 1593295

MIN: 100162500015932958

MORTGAGE

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 **September 22, 2008**, together with all Riders to this document.

(B) "Borrower" is **IRVING DOUGLAS FOSTER, A MARRIED MAN, AND DELLA JEANNE FOSTER, A MARRIED WOMAN.** Borrower is the mortgagor under this Security Instrument.
Husband and wife

(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 **Covenant Bank.** Lender is a state chartered bank organized and existing under the laws of **The State of Alabama.** Lender's address is **7924 Parkway Dr, Leeds, AL 35094.**

(E) "Note" means the promissory note signed by Borrower and dated **September 22, 2008.** The Note states that Borrower owes Lender **Sixty Four Thousand and 00/100ths Dollars (U.S. \$64,000.00)** plus interest.

