

After recording please return to:
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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:
Mortgage Banc, LLC
[Company Name]

[Name of Natural Person]
One Perimeter Park South Suite 130S
[Street Address]
Birmingham, AL 35243
[City, State Zip Code]

[Space Above This Line For Recording Data]

Loan Number: 1516601

MIN: 100162500015166011

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 24, 2008**, together with all Riders to this document.

(B) **“Borrower”** is **Jason Anthony Carbonie, an unmarried man and Charles Carbonie, a married man.** 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 **One Perimeter Park South Suite 130S, Birmingham, AL 35243.**

