

Return To:

COMPASS BANK
P.O. Box 10687
Birmingham, AL 35202-0687

[Space Above This Line For Recording Data]

MORTGAGE

MIN1002161-0000035620-0

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 **October 21, 2008**, together with all Riders to this document.

(B) "Borrower" is **JAMES DANIEL HILDRETH and CLAUDIA R. HILDRETH, 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.

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

Form 3001 1/01

VMP -6A(AL) (0005).04

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Initials: *JDH CRH*

VMP Mortgage Solutions, Inc.

