

After Recording Return To:

HOMETOWN MORTGAGE SERVICES, INC.
5511 HIGHWAY 280 E. SUITE 210
BIRMINGHAM, ALABAMA 35242
Loan Number: 1065901079


20090115000012810 1/17 \$168.80
Shelby Cnty Judge of Probate, AL
01/15/2009 09:30:17AM FILED/CERT

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MORTGAGE

MIN: 1002238-1065901079-8

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 JANUARY 14, 2009, together with all Riders to this document.

(B) **"Borrower"** is SCOTT E. FLACK AND AMANDA K. FLACK, JOINT TENANTS
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.

(D) **"Lender"** is HOMETOWN MORTGAGE SERVICES, INC.

Lender is a ALABAMA CORPORATION organized and
existing under the laws of ALABAMA
Lender's address is 5511 HIGHWAY 280 E. SUITE 210, BIRMINGHAM, ALABAMA
35242

(E) **"Note"** means the promissory note signed by Borrower and dated JANUARY 14, 2009.
The Note states that Borrower owes Lender SEVENTY-THREE THOUSAND ONE HUNDRED
FIFTY-THREE AND 00/100 Dollars (U.S. \$ 73,153.00) plus interest.
Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than
FEBRUARY 1, 2039.

(F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

(G) **"Loan"** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

