

After Recording Return To:

HENGER RAST MORTGAGE CORPORATION
3161 CAHABA HEIGHTS RD SUITE 203
BIRMINGHAM, ALABAMA 35243
Loan Number: 0270110232


20090514000181220 1/18 \$450.50
Shelby Cnty Judge of Probate, AL
05/14/2009 09:22:12 AM FILED/CERT

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MORTGAGE

MIN: 100512100000045283

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 APRIL 7, 2009, together with all Riders to this document.

(B) **"Borrower"** is NEIL R VANDERMEULEN AND JILL K VANDERMEULEN, 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 HENGER RAST MORTGAGE CORPORATION

Lender is a CORPORATION organized and existing under the laws of ALABAMA
Lender's address is 3161 CAHABA HEIGHTS RD SUITE 203, BIRMINGHAM, ALABAMA 35243

(E) **"Note"** means the promissory note signed by Borrower and dated APRIL 7, 2009
The Note states that Borrower owes Lender TWO HUNDRED FIFTY-NINE THOUSAND AND 00/100 Dollars (U.S. \$ 259,000.00) plus interest.
Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than MAY 1, 2024

(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.

