



20090603000211220 1/17 \$303.80
Shelby Cnty Judge of Probate, AL
06/03/2009 01:08:44 PM FILED/CERT

After Recording Return to:

ARK-LA-TEX FINANCIAL SERVICES, LLC
DBA BENCHMARK MORTGAGE

ATTN: FINAL DOCUMENTS
5160 TENNYSON PARKWAY, SUITE 2000W
PLANO, TX 75024
(972)398-7676

This document prepared by:

MCGLINCHEY STAFFORD AND YOUNGBLOOD & ASSOCIATES, LLP

DAVID PEDERSON
2711 N. HASKELL, SUITE 2700 LB 25
DALLAS, TX 75204
(214)257-1700

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 1002459-0000011419-3

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 MAY 15, 2009, together with all Riders to this document.

(B) "Borrower" is
ADRIENNE M. SANDLEY, A SINGLE WOMAN

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.

Loan Number: 88242

Initials: MI

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

Form 3001 1/01

Page 1 of 17

C30061

