

Return To:
MERCHANTS & FARMERS BANK

P. O. BOX 520
KOSCIUSKO, MS 39090


20090730000291340 1/16 \$195.35
Shelby Cnty Judge of Probate, AL
07/30/2009 10:32:19 AM FILED/CERT

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3455292 **MORTGAGE** **GOODWJ3409**
MIN 100535820090003875

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 **July 24th, 2009**, together with all Riders to this document.
(B) **"Borrower"** is **JOSEPH KEITH GOODWIN, A Married Man and JUDY K GOODWIN, His 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.

