

20091207000448950 1/19 \$670.50
Shelby Cnty Judge of Probate, AL
12/07/2009 01:57:36 PM FILED/CERT

~~Return To:~~
Ally Bank Corp. f/k/a GMAC Bank

1100 Virginia Drive, Fort
Washington, PA 19034

WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING - TEAM 1
Accommodation Recording Per Client Request

[Space Above This Line For Recording Data]

6256043

MORTGAGE

MIN 100037506873813654

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 **November 16, 2009**, together with all Riders to this document.

(B) "Borrower" is **Richard N Akins and Danette A Akins**, 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.

106AAL

000687381365

11/13/2009 10:21am

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

Form 3001 1/01

VMP -6A(AL) (0810)
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Initials

RNA/Dia

VMP Mortgage Solutions, Inc.



