

Record & Return To:
Mortgage Information Services
4877 Galaxy Pkwy, Ste I
Cleveland, OH 44128


20100107000006570 1/19 \$281.60
Shelby Cnty Judge of Probate, AL
01/07/2010 12:29:15 PM FILED/CERT

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MORTGAGE

MIN 100049700011562861

M.I.S. FILE NO

1088968

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 **December 28, 2009**, together with all Riders to this document.

(B) "Borrower" is **Carl E Prichard & Jeanie Prichard**

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.

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