

Return To:

JPMORGAN CHASE BANK, N.A.
1040 OLIVER ROAD
MONROE, LA 71201

ATTENTION: CUSTODY SERVICES



20100121000020920 1/16 \$192.50
Shelby Cnty Judge of Probate, AL
01/21/2010 02:15:41 PM FILED/CERT

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MORTGAGE

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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 August 8, 2007, together with all Riders to this document.

(B) "Borrower" is MATTHEW D HUTCHESON, UNMARRIED

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is JPMORGAN CHASE BANK, N.A.

Lender is a BANK

organized and existing under the laws of the U.S.A.

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

Form 3001 1/01

 -6(AL) (0005)

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Initials: MDH

VMP MORTGAGE FORMS - (800)521-7291



