

Return To:  
MERCHANTS & FARMERS BANK

P. O. BOX 520  
KOSCIUSKO, MS 39090  
601-605-4619

  
20100708000216270 1/15 \$226.50  
Shelby Cnty Judge of Probate, AL  
07/08/2010 09:27:00 AM FILED/CERT

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1701215407

## MORTGAGE

MIN 100535820100002354

### 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 June 29th, 2010, together with all Riders to this document.

(B) "Borrower" is KENNETH V TROTTER, A Married Man and PHYLLIS S TROTTER, 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.

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

Form



























