

Return To:
AMERICANHOMEKEY, INC.

P.O. Box 191708
Dallas, TX 75219

20100802000246120 1/20 \$227.40
Shelby Cnty Judge of Probate, AL
08/02/2010 03:30:26 PM FILED/CERT

_____[Space Above This Line For Recording Data]_____
Loan #: 10061781
MORTGAGE
MIN 100098500000061630

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 28, 2010 ,
together with all Riders to this document.

(B) "**Borrower**" is HARRIETT LAWLER, A MARRIED WOMAN AND MICHAEL DYLAN
SPRADLING, A SINGLE MAN

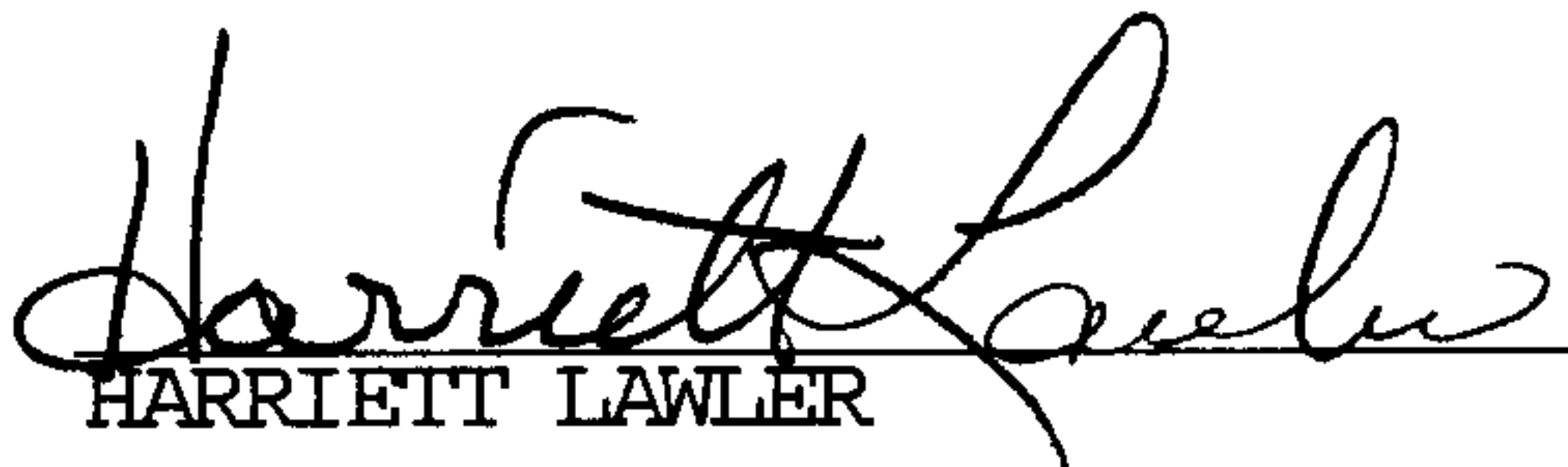
Borrower is the mortgagor under this Security Instrument.

(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 INSTR

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____  (Seal)
HARRIETT LAWLER -Borrower

_____  (Seal)
MICHAEL DYLAN SPRADLING -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

STATE OF ALABAMA,

Tuscaloosa

County ss:

On this

29

day of

July, 2010

, I,

a Notary Public in and for said county and in said state, hereby certify that **HARRIETT LAWLER**
and **MICHAEL DYLAN SPRADLING**

whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily and as his/her/their act on the day the same bears date.

Given under my hand and seal of office this

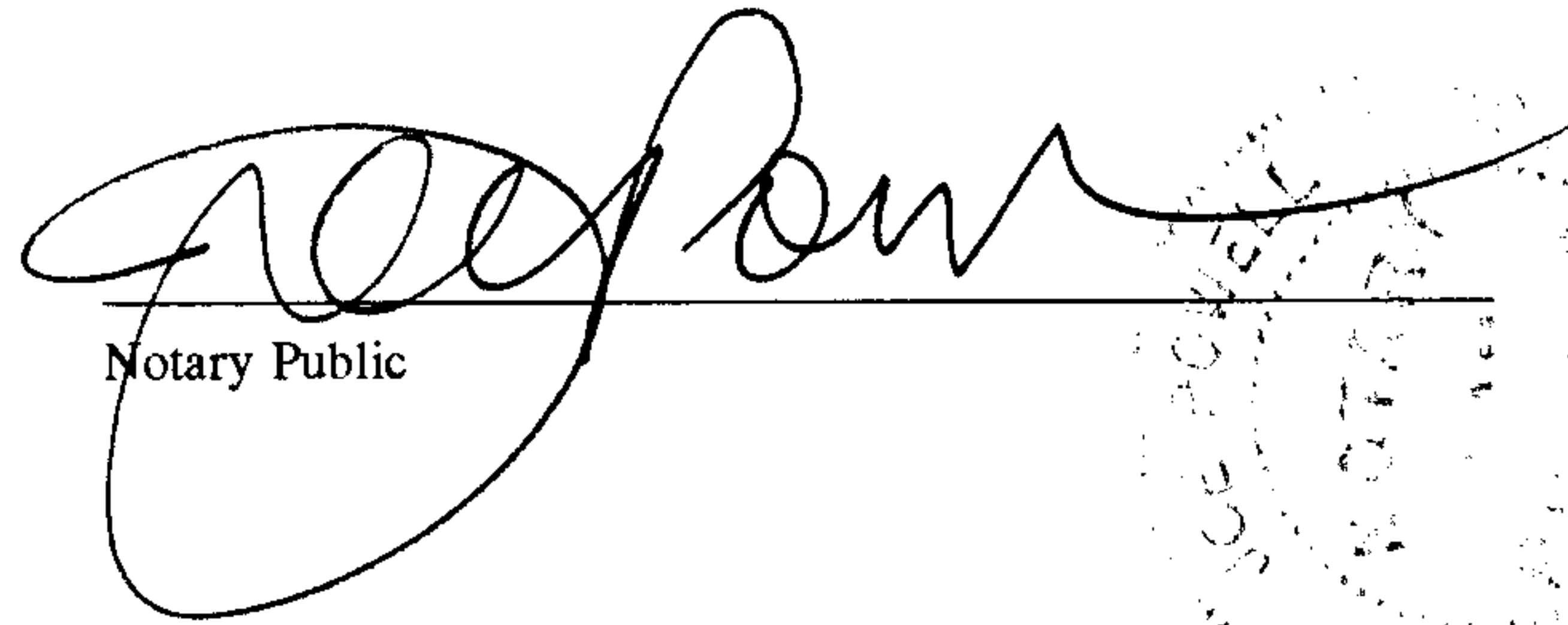
29

day of

July, 2010

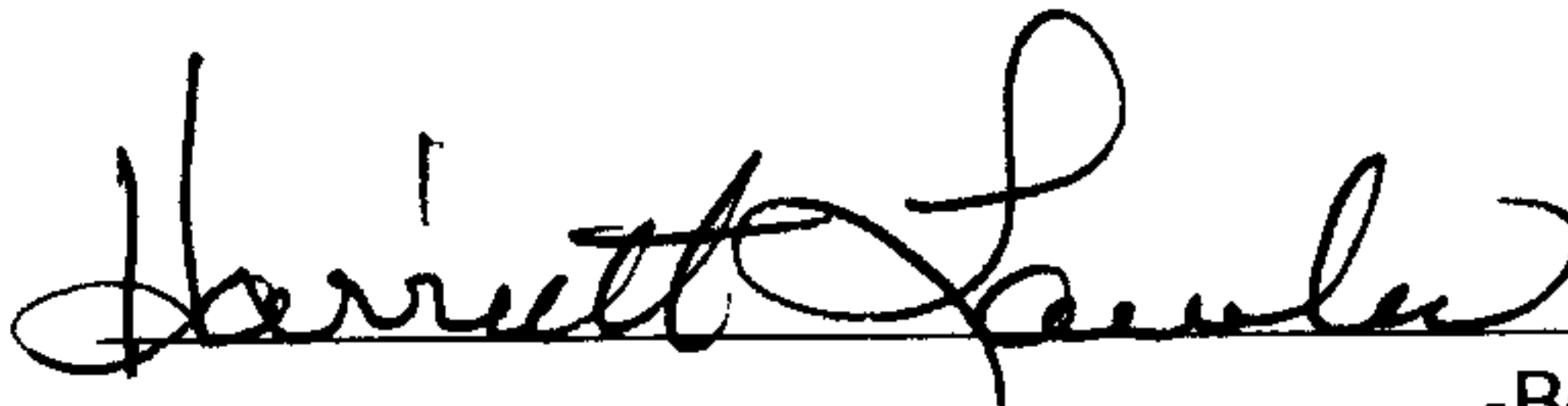
My Commission Expires:

2-16-2014


Notary Public

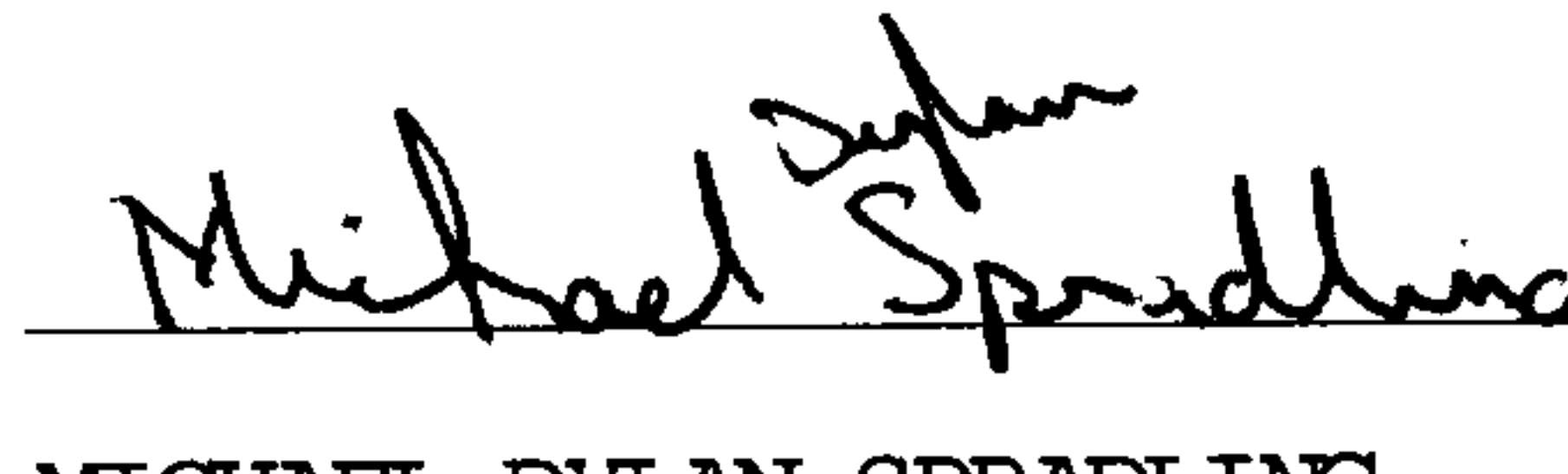
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

_____ (Seal)
-Borrower


HARRIETT LAWLER

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower


MICHAEL DYLAN SPRADLING

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower


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