

When Recorded Mail To:

**AMERICAN INTERNET MORTGAGE
INC.
4121 CAMINO DEL RIO SOUTH
SAN DIEGO, CA 92108**



20101223000432580 1/19 \$251.85
Shelby Cnty Judge of Probate, AL
12/23/2010 02:14:00 PM FILED/CERT

Prepared By:

**FUNDING DEPARTMENT
AMERICAN INTERNET MORTGAGE
INC.
4121 CAMINO DEL RIO SOUTH
SAN DIEGO, CA 92108
(888) 411-4246**

90-3273054

[Space Above This Line For Recording Data]

Notarized
2010 Dec 23
Plano, TX 75093
GPO

MORTGAGE

O'NEIL
Loan #: 1081371
MIN: 100224212346241234
PIN: 105160004096000

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 10, 2010** together with all Riders to this document.

(B) "Borrower" is **PATRICK T. O'NEIL AND MIKKI L. O'NEIL, FOR AND DURING THEIR JOINT LIVES AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM.** 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.

(D) "Lender" is **AMERICAN INTERNET MORTGAGE INC..** Lender is a **CORPORATION** organized and existing under the laws of **CALIFORNIA.** Lender's address is **4121 CAMINO DEL RIO SOUTH, SAN DIEGO, CA 92108.**

(E) "Note" means the promissory note signed by Borrower and dated **DECEMBER 10, 2010.** The Note states that Borrower owes Lender **ONE HUNDRED TWENTY-THREE THOUSAND NINE HUNDRED AND 00/100 Dollars (U.S. \$123,900.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **JANUARY 1, 2041.**

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

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

309.8

Page 1 of 14

Form 3001 01/01

