

Return To:

First Lenders Mortgage Corp.
909 Highland Avenue,
Albertville, AL 35951

20110809000232700 1/22 \$432.00
Shelby Cnty Judge of Probate, AL
08/09/2011 08:41:28 AM FILED/CERT

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MORTGAGE

MIN 100085600302138139

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 15, 2011**, together with all Riders to this document.

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(D) "Lender" is **First Lenders Mortgage Corp.**

Lender is a **Corporation**

organized and existing under the laws of **Alabama**

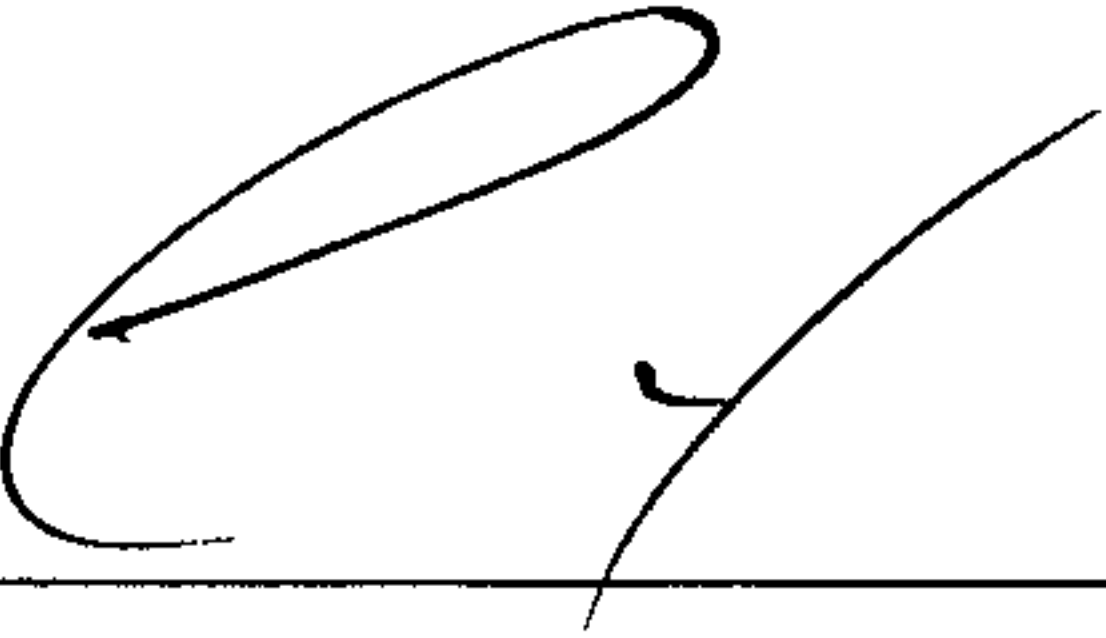
Lender's address is **909 Highland Avenue, Albert**

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power

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:



STATE OF ALABAMA, Shelby

County ss:

On this 15th day of July, 2011, I,
CHARLES D. STEWART, JR.,
a Notary Public in and for said county and in said state, hereby certify that TONY ANGE



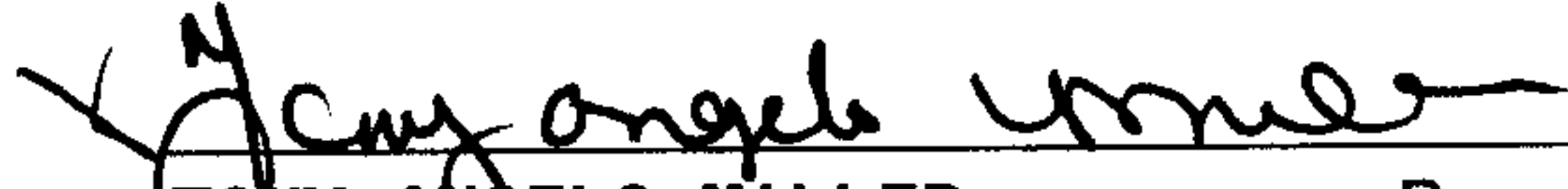
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EXHIBIT A
LEGAL DESCRIPTION

**LOT 383, ACCORDING TO THE SURVEY OF CEDAR GROVE AT STERLING GATE,
SECTOR 2, PHASE 12**

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IN WITNESS WHEREOF, Borrower(s) has executed this VA Guaranteed Loan and Assumption Policy Rider.


TONY ANGELO MILLER -Borrower

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

Tony Angelo Miller (Seal) _____ (Seal)
TONY ANGELO MILLER -Borrower -Borrower