

After Recording Return To:

HOMETOWN MORTGAGE SERVICES, INC.
5511 HIGHWAY 280 E. SUITE 210
BIRMINGHAM, ALABAMA 35242
Loan Number: 16340003543



20120928000370390 1/19 \$415.20
Shelby Cnty Judge of Probate, AL
09/28/2012 10:48:29 AM FILED/CERT

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MORTGAGE

MIN: 100223800000019838

MERS Phone: 888-679-6377

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 SEPTEMBER 10, 2012, together with all Riders to this document.

(B) **"Borrower"** is JACK WILSON LIGHTSEY III AND ALEXIS EADY LIGHTSEY HUSBAND AND WIFE

Borrower is the mortgagor under this Security Instrument.

(C) **"**

