

20121218000482520 1/24 \$428.10
Shelby Cnty Judge of Probate, AL
12/18/2012 09:00:59 AM FILED/CERT

SLT-161998

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MORTGAGE Loan No. 000049563

**NOTICE: THIS LOAN IS NOT ASSUMABLE
WITHOUT THE APPROVAL OF THE DEPARTMENT
OF VETERANS AFFAIRS OR ITS AUTHORIZED
AGENT.**

MIN 1002480-0000049563-0

PARCEL TAX ID#: 09-3-07-00-003-027.000

VA CASE# 22-22-6-0636077

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 10th, 2012, together with all Riders to this document.
- (B) "Borrower" is MARK D COOK AND THERESA S COOK, HUSBAND AND 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 Form 3001 1/01-modified for VA

MG3001-01 (12/10)

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Initials:

MDC/tsc



