

After Recording Return To:
RESIDENTIAL ACCEPTANCE CORPORATION
5100 W KENNEDY BLVD. STE 160
TAMPA, FLORIDA 33609
Loan Number: 0000019147

20131230000495160 1/18 \$393.95
Shelby Cnty Judge of Probate, AL
12/30/2013 11:00:16 AM FILED/CERT

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 1011331-0000019147-2 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 DECEMBER 23, 2013, together with all Riders to this document.
- (B) "Borrower" is AARON B KNEPPER, A MARRIED 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.

(D) "Lender" is SALTER MORTGAGE GROUP

Lender is a ALABAMA CORPORATION organized and existing under the laws of ALABAMA
Lender's address is 2800 GREYSTONE COMMERCIAL BLVD. 5A, BIRMINGHAM, ALABAMA 35242-2661

- (E) "Note" means the promissory note signed by Borrower and dated DECEMBER 23, 2013
The Note states that Borrower owes Lender TWO HUNDRED NINETEEN THOUSAND TWO HUNDRED EIGHTY-FIVE AND 00/100 Dollars (U.S. \$ 219,285.00) 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, 2044
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.



