

After Recording Return To:
AMERICAN MORTGAGE SERVICE COMPANY
11503 SPRINGFIELD PIKE
CINCINNATI, OHIO 45246
Loan Number: 13100005
Case Number: 22-22-6-0653791


20140325000083320 1/19 \$481.85
Shelby Cnty Judge of Probate, AL
03/25/2014 01:25:01 PM FILED/CERT

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MORTGAGE

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

MIN: 100122100131000050

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, 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) "Security Instrument" means this document, which is dated MARCH 21, 2014, together with all Riders to this document.

(B) "Borrower" is Matthew B Barnes and Jennifer N Barnes husband and wife

MATTHEW B. BARNES AND MATTHEW BRIAN BARNES ARE ONE IN THE SAME PERSON
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 MORTGAGE SERVICE COMPANY

Lender is a OHIO CORPORATION organized
and existing under the laws of OHIO
Lender's address is 11503 SPRINGFIELD PIKE, CINCINNATI, OHIO 45246

