

Return To:  
**RENASANT BANK**

**2001 PARK PLACE NORTH, SUITE 650  
BIRMINGHAM, AL 35203**



20141202000378630 1/30 \$464.00  
Shelby Cnty Judge of Probate, AL  
12/02/2014 11:58:13 AM FILED/CERT

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**ALL OR PART OF THE PURCHASE PRICE OF THE PROPERTY IS PAID FOR  
WITH THE MONEY LOANED.**

## **PURCHASE MONEY MORTGAGE**

### **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 **NOVEMBER 21, 2014**, together with all Riders to this document.

(B) "Borrower" is  
**CHARLES ROMAN HARRIS AND ELLAN S HARRIS, HUSBAND AND WIFE**

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is  
**RENASANT BANK, A MISSISSIPPI CORPORATION**

Lender is a **CORPORATION**  
organized and existing under the laws of **THE STATE OF MISSISSIPPI**  
Lender's address is

(D) "Note" means the promissory note signed by Borrower and dated **NOVEMBER 21, 2014**.  
The Note states that Borrower owes Lender  
**TWO HUNDRED FORTY TWO THOUSAND & NO/100**

Dollars (U.S. \$ **242,000.00** ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **NOVEMBER 21, 2045**.

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "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.

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(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### 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 Lender, with power of sale, the following described property located in the County of **SHELBY** :

[Name of Recording Jurisdiction]

**LOT 28A, AS SHOWN ON THE PLAT OF CREEKWATER RESURVEY 2 RECORDED IN MAP BOOK 44, PAGE 4, BEING A RESURVEY OF CREEKWATER PHASE TWO B, RECORDED IN MAP BOOK 42, PAGE 69, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

This is a purchase money mortgage.

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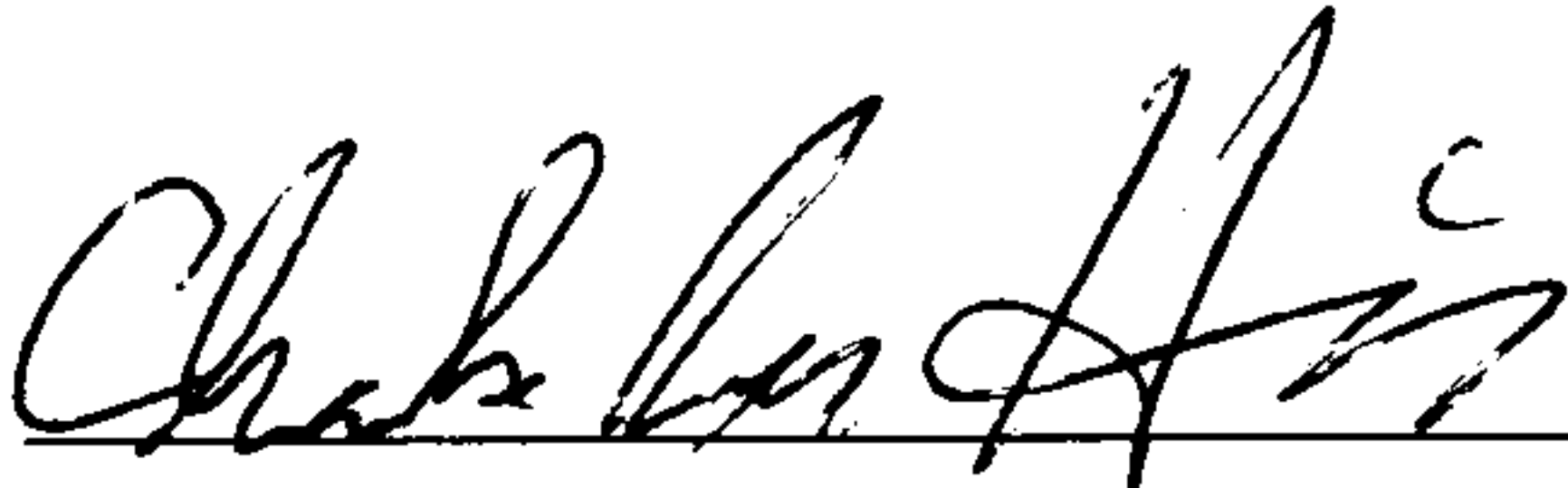


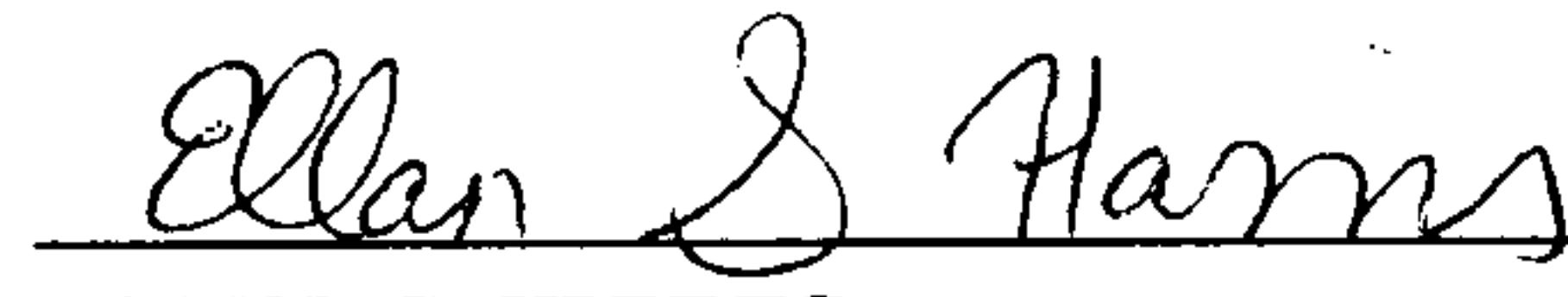






BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

  
\_\_\_\_\_  
**CHARLES ROMAN HARRIS** (Seal)  
-Borrower

  
\_\_\_\_\_  
**ELLAN S HARRIS** (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

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(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

STATE OF ALABAMA, JEFFERSON County ss:

On this 21st day of **NOVEMBER**, 2014, I, Clayton T. Sweeney

a Notary Public in and for said county and in said state, hereby certify that  
**CHARLES ROMAN HARRIS AND ELLAN S HARRIS**

whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily and as his/her/their act on the day the same bears date.

Given under my hand and seal of office this 21st day of **NOVEMBER**, 2014.

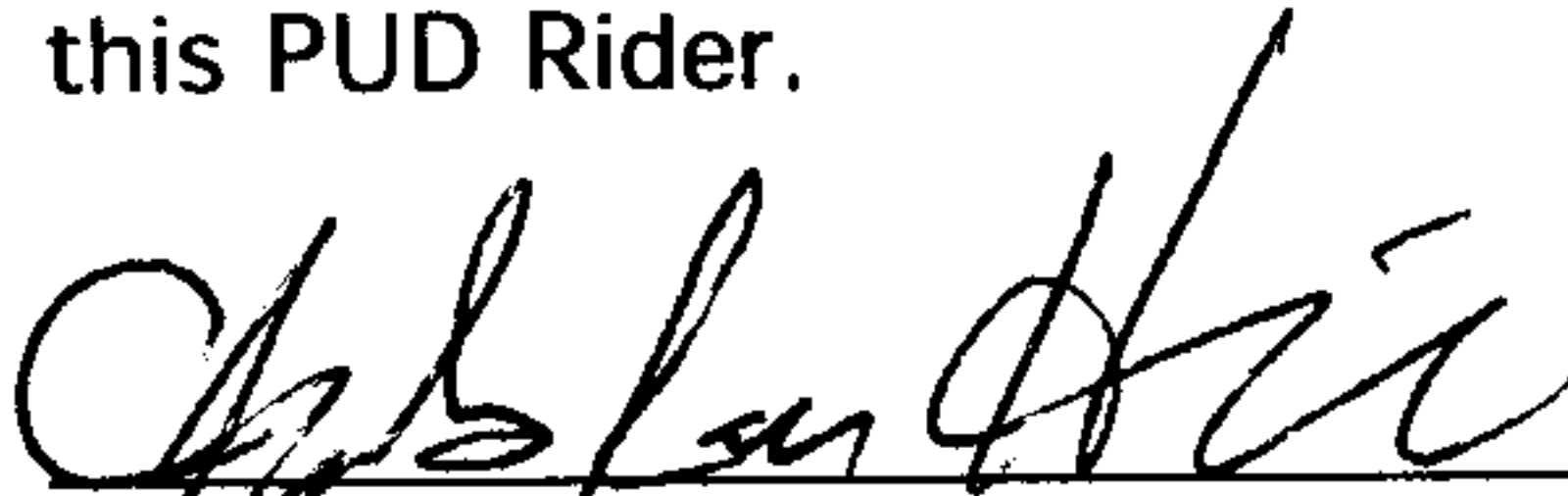
My Commission Expires: 06-05-2015

Notary Public





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

  
\_\_\_\_\_  
**CHARLES ROMAN HARRIS** (Seal)  
-Borrower

  
\_\_\_\_\_  
**ELLAN S HARRIS** (Seal)  
-Borrower

\_\_\_\_\_  
\_\_\_\_\_  
(Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
-Borrower

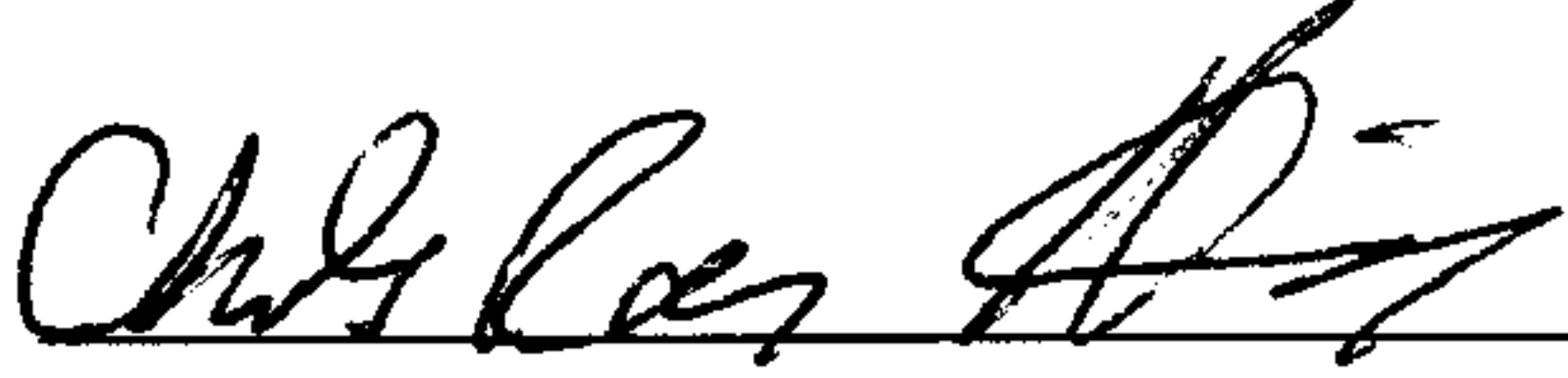
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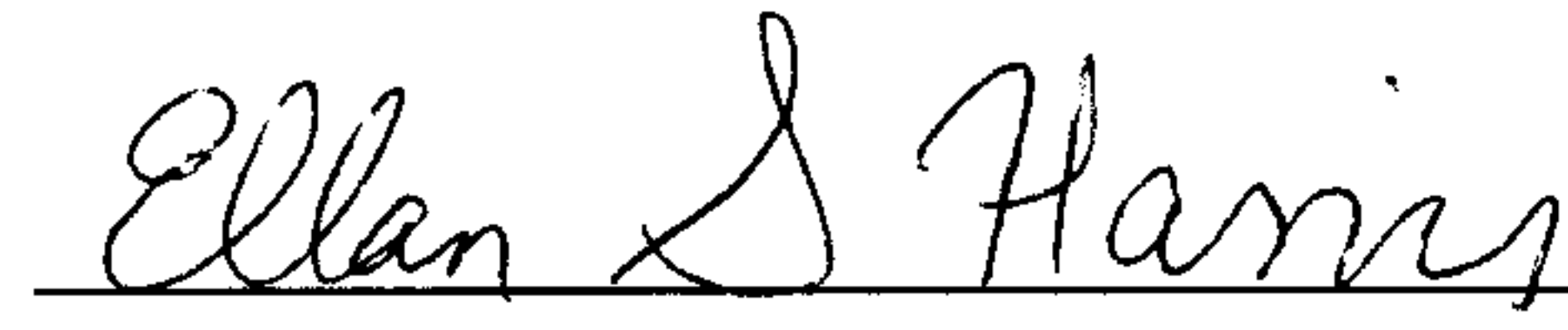






BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

 (Seal)  
CHARLES ROMAN HARRIS -Borrower

 (Seal)  
ELLAN S HARRIS -Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

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-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

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

  
\_\_\_\_\_  
**CHARLES ROMAN HARRIS** (Seal)  
-Borrower

  
\_\_\_\_\_  
**ELLAN S HARRIS** (Seal)  
-Borrower

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(Seal)  
-Borrower

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(Seal)  
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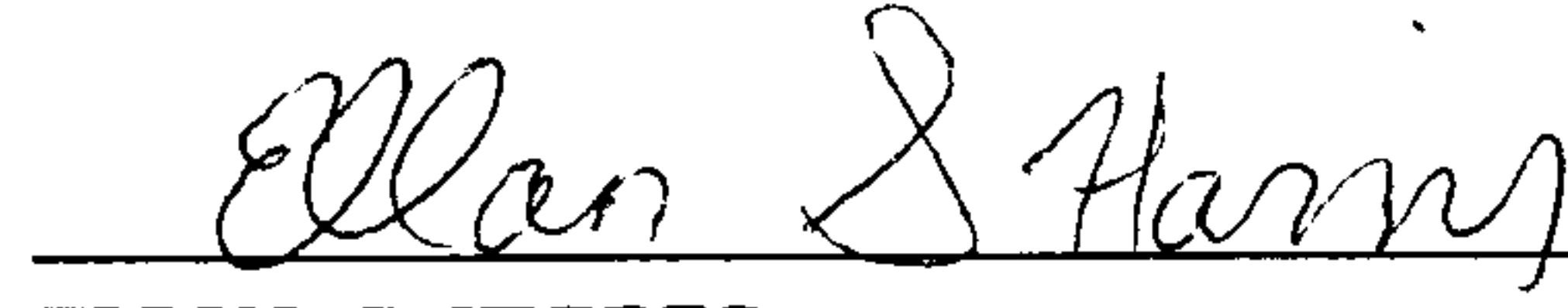






BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Construction Rider to Security Instrument.

 (Seal)  
CHARLES ROMAN HARRIS -Borrower

 (Seal)  
ELLAN S HARRIS -Borrower

\_\_\_\_ (Seal)  
-Borrower

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-Borrower

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