

After Recording Return To:
**Morgan Stanley Private Bank, National
Association**
4270 Ivy Pointe Blvd., Suite 400
Cincinnati, OH 45245

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03/31/2020 11:51:06 AM
MORT 1/23

This Document Prepared By:
Name: Christian Banks
Title: _____
**Morgan Stanley Private Bank, National
Association**
4270 Ivy Pointe Blvd, Suite 400
Cincinnati, OH 45245

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MORTGAGE

MIN: 1002628-6009040514-1
Loan #: 6009040514

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 **March 26, 2020**, together with all Riders to this document.

(B) **"Borrower"** is **Margaret K. Smith and Chad D. Smith, husband and wife by deed from Grantor recorded with Shelby County Recording Office. Margaret K. Smith and Chad D. Smith, mortgagors herein, are one and the same persons as the Maggie Smith and Chad Smith who acquired title to the property herein described by Deed recorded in Instrument No. 20200103000005570 in the Probate Office of Shelby County, Alabama.. 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 **Morgan Stanley Private Bank, National Association.** Lender is a **National Bank** organized and existing under the laws of **The United States of America.** Lender's address is **4270 Ivy Pointe Blvd, Suite 400, Cincinnati, OH 45245.**

(E) **"Note"** means the promissory note signed by Borrower and dated **March 26, 2020.** The Note states that Borrower owes Lender **THREE HUNDRED THIRTY FOUR THOUSAND FOUR HUNDRED AND NO/100 Dollars (U.S. \$ 334,400.00)** plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **April 01, 2050.**

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



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ALABAMA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
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* M C M O R T D O T *

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