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03/04/2022 01:12:29 PM
MORT 1/21

After Recording Return To:
SMG MORTGAGE
204 GRIFFIN PARK DRIVE
BIRMINGHAM, ALABAMA 35242
Loan Number: 2002743555 MOVAHED

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MORTGAGE

MIN: 100010320027435559

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 **MARCH 3, 2022**, together with all Riders to this document.

(B) **"Borrower"** is **MONDONNA MOVAHED, A MARRIED WOMAN**

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 **SMG MORTGAGE, A ALABAMA CORPORATION**

Lender is a **ALABAMA CORPORATION** organized and existing under the laws of **THE STATE OF ALABAMA**.
Lender's address is **204 GRIFFIN PARK DRIVE, BIRMINGHAM, ALABAMA 35242**

(E) **"Note"** means the promissory note signed by Borrower and dated **MARCH 3, 2022**.
The Note states that Borrower owes Lender **TWO HUNDRED EIGHTY-ONE THOUSAND ONE HUNDRED SEVENTY-FIVE AND 00/100** Dollars (U.S. \$ **281,175.00**) plus interest.
Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **APRIL 1, 2052**

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



