

Return To: JPMorgan Chase Bank, N.A.
Collateral Trading Documents
P.O. Box 8000 - Monroe, LA 71203

Prepared By: Carl Ricks
1820 E Sky Harbor Circle S Flr 2
Phoenix, AZ 85034

20110301000069070 1/20 \$279.75
Shelby Cnty Judge of Probate, AL
03/01/2011 03:11:22 PM FILED/CERT

55608031-931666 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 February 15, 2011, together with all Riders to this document.

(B) "Borrower" is RHONDA E. HOGGLE. *Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is JPMorgan Chase Bank, N.A.. Lender is a National Banking Association organized and existing under the laws of the United States. Lender's address is 1111 Polaris Parkway, Floor 4J, Columbus, OH 43240. Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated February 15, 2011. The Note states that Borrower owes Lender one hundred forty thousand four hundred eighty and 00/100 Dollars (U.S. \$140,480.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than March 1, 2041.

(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.

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|--|
| ☐ Adjustable Rate Rider | ☐ Condominium Rider | ☐ Second Home Rider |
| ☐ Balloon Rider | ☐ Planned Unit Development Rider | ☒ 1-4 Family Rider |
| ☐ VA Rider | ☐ Biweekly Payment Rider | ☒ Other(s) [specify]
Exhibit A - legal
description |

ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
VMP®

Wolters Kluwer Financial Services

201102144.0.0.0.4002-J20101008Y

Initials: REA

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Form 3001 1/01

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When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117
76993519



