

Return To:
Charles Schwab Bank
1 Mortgage Way, Mount Laurel NJ 08054

20110608000168160 1/23 \$774.00
Shelby Cnty Judge of Probate, AL
06/08/2011 09:08:02 AM FILED/CERT

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2011/61

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 **May 27, 2011**, together with all Riders to this document.

(B) "Borrower" is **Karl B Fridrich, AN UNMARRIED MAN**

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is **Charles Schwab Bank**

Lender is a **Organization**
organized and existing under the laws of **United States of America**

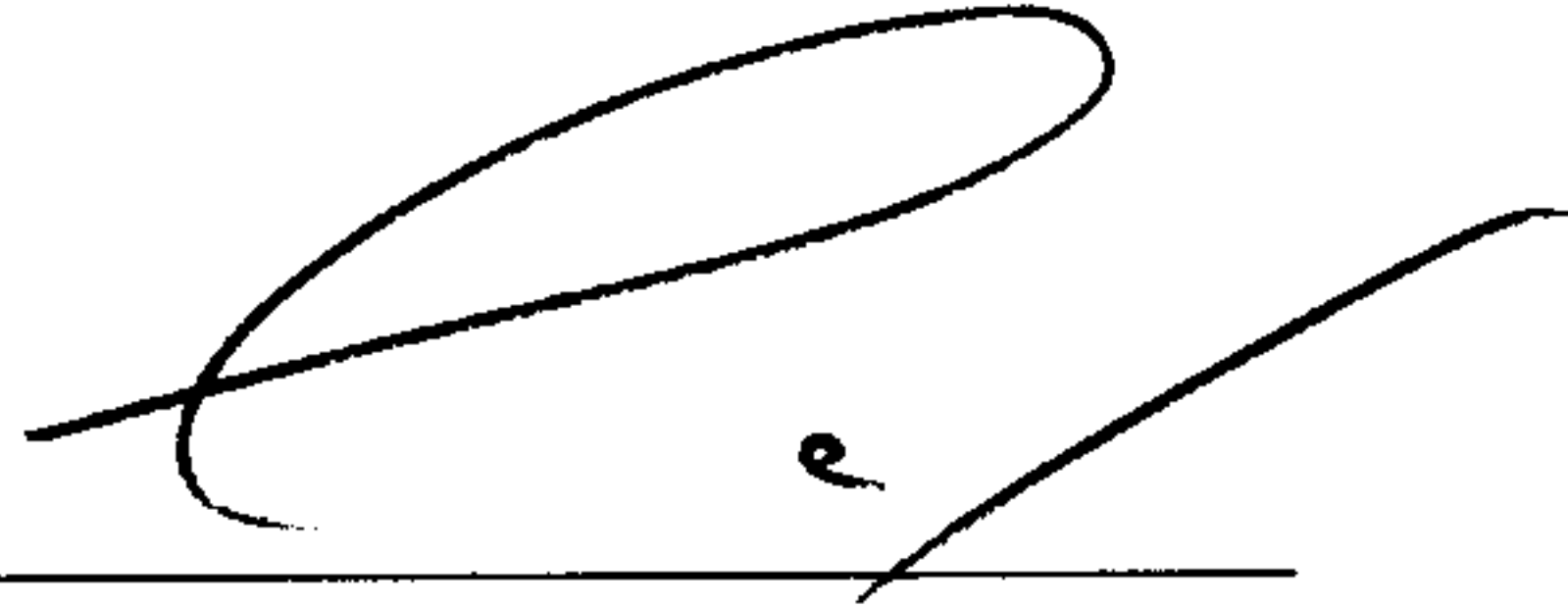
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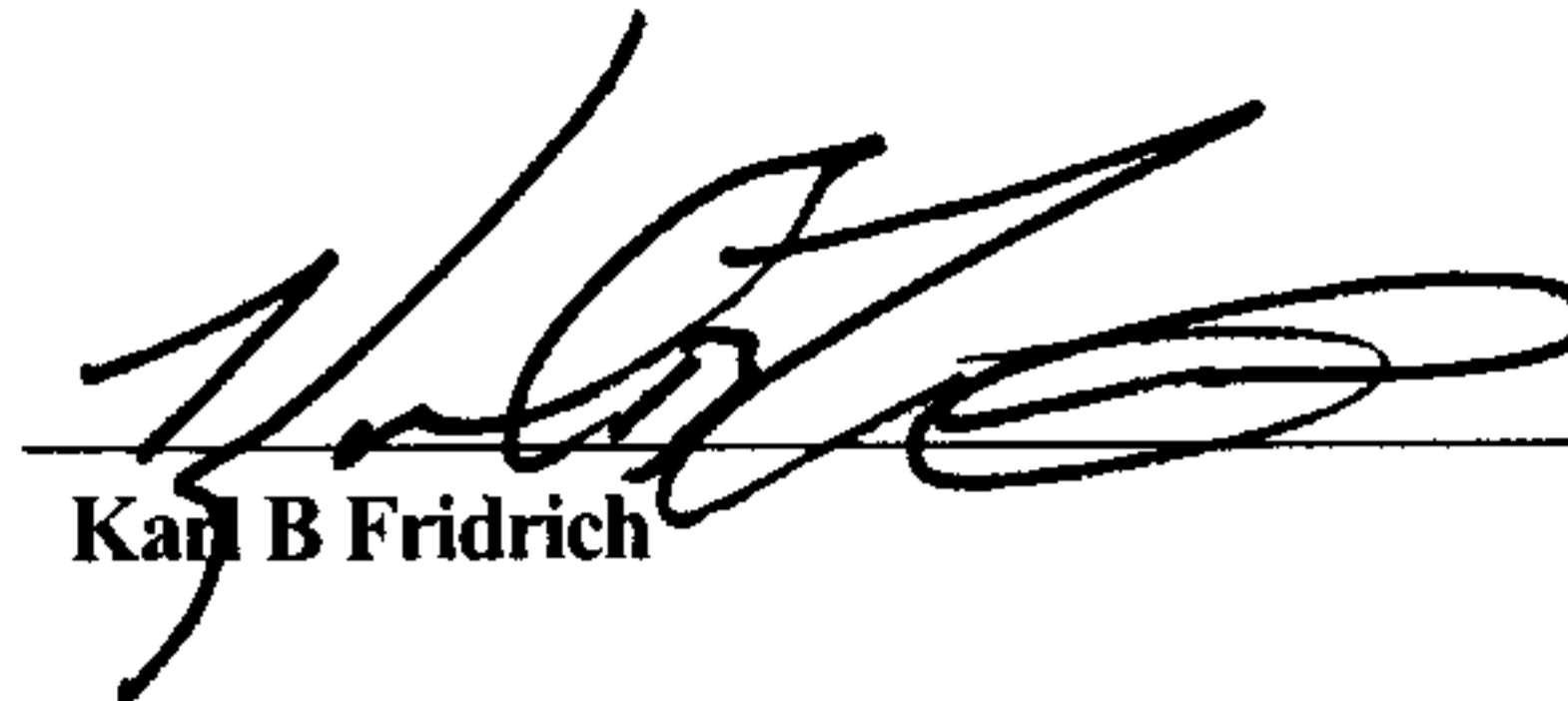
ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3001 1/01

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.

Witnesses:




Karl B Fridrich (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

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STATE OF ALABAMA, SHELBY

County ss:

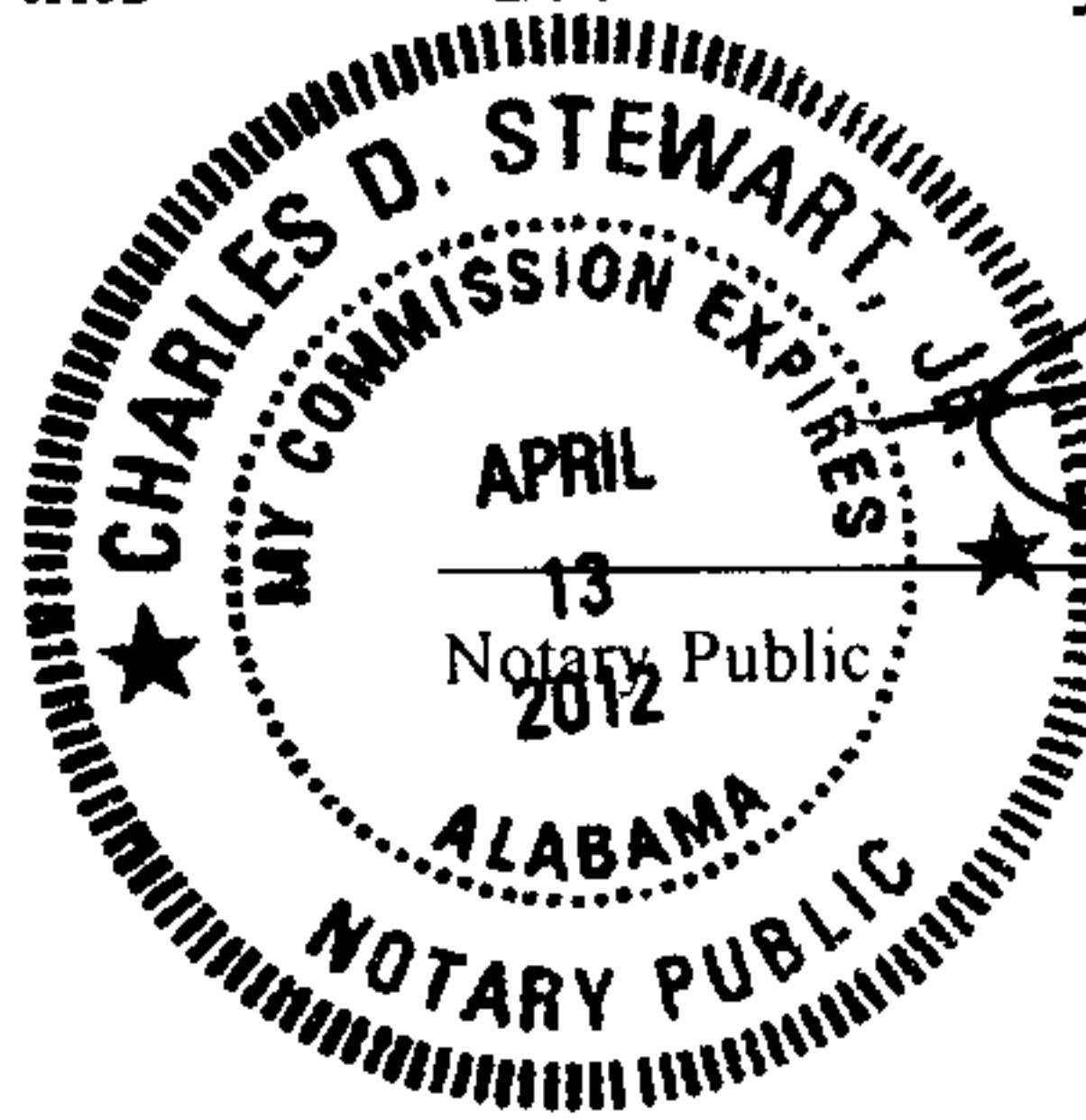
On this 27th day of May, 2011, I,
CHARLES D. STEWART, JR.
a Notary Public in and for said county and in said state, hereby certify that Karl B Fridrich

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 27th day of May, 2011.

My Commission Expires:

4-13-12



Prepared By:

Patricia Solomon

1 Mortgage Way, Mount Laurel, NJ 08054

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

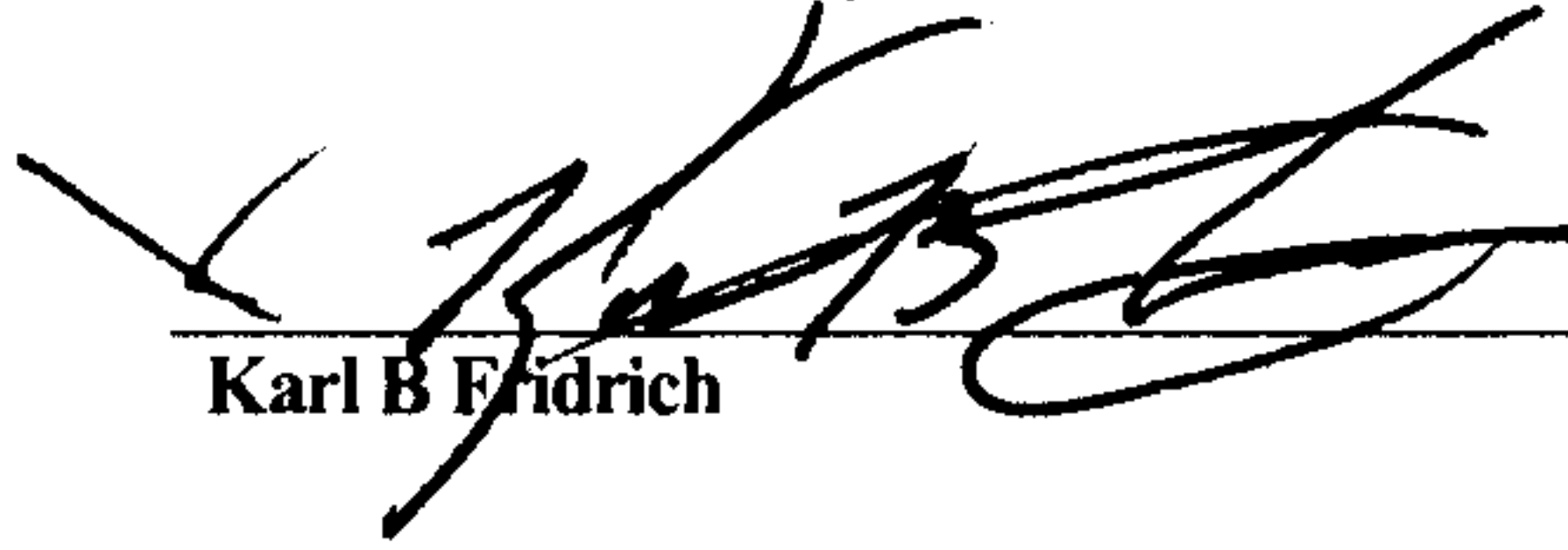
EXHIBIT A
LEGAL DESCRIPTION


20110608000168160 16/23 \$774.00
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**LOT 2019, ACCORDING TO BROOK HIGHLAND, AN EDDLEMAN COMMUNITY,
20TH SECTOR, AS RECORDED IN MAP BOOK 16, PAGE 148, IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA.**

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

 (Seal) _____ (Seal)
Karl B Fridrich -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

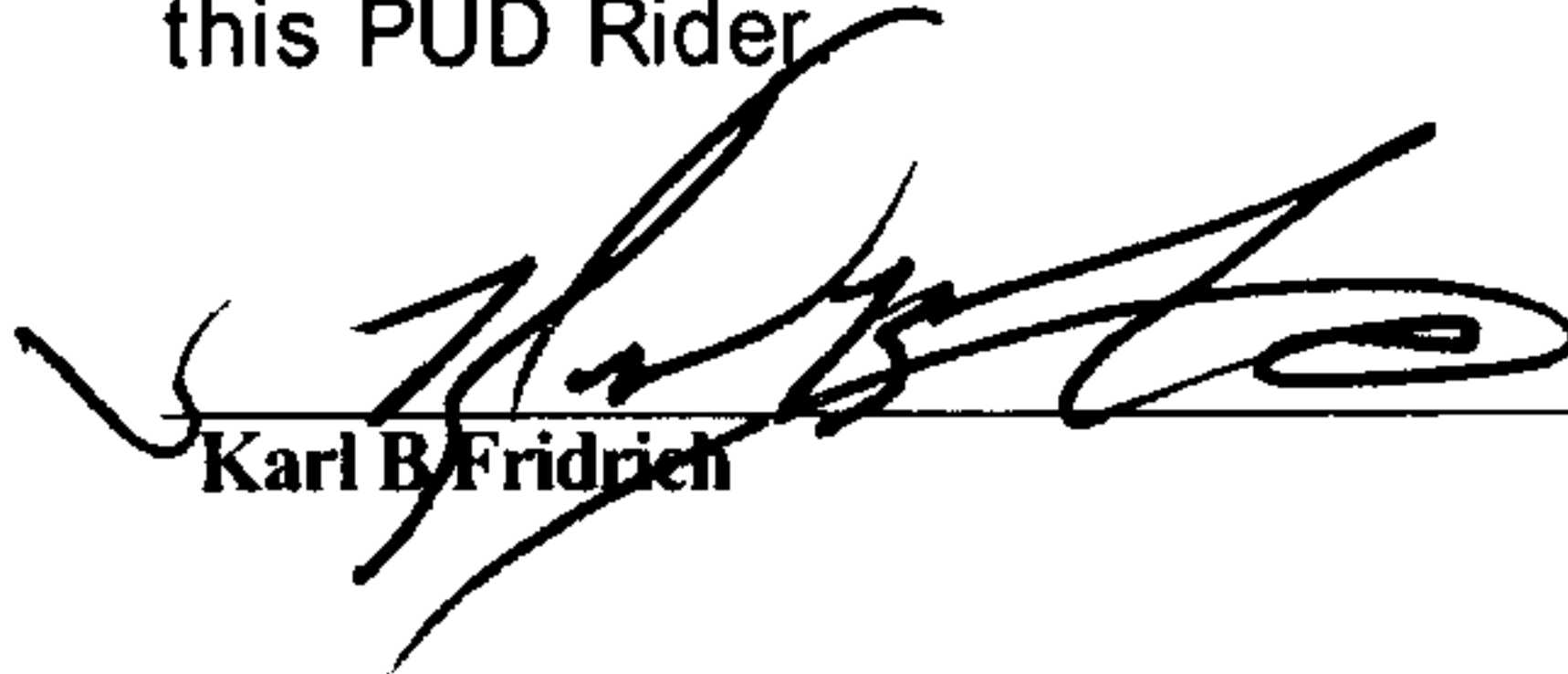
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MULTISTATE FIXED/ADJUSTABLE RATE RIDER - WSJ One-Year LIBOR - Ten-Year Initial
Interest Only Period - Single Family - Fannie Mae Uniform Instrument Form 3153 2/06
VMP-197R (0807) Page 4 of 4



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

 _____ (Seal) _____ (Seal)
Karl B. Fridrich -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

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