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Shelby Cnty Judge of Probate, AL
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Return To: JPMorgan Chase Bank, N.A.

Collateral Trailing Documents

P.O. Box 8000 - Monroe, LA 71203

Prepared By: Kimberly Pappalardo

14900 West Capitol Dr

Brookfield, WI 53005

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 4, 2011, together with all Riders to this document.

(B) "*Borrower*" is CHARLES KIM HELTON and PAMELA T HELTON, FOR AND DURING THEIR JOINT LIVES AND UPON THE DEATH OF EITHERS, THEN TO THE SURVIVOR OF THEM. 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, Columbus, OH 43240 . Lender is the mortgagee under this Security Instrument.

(D) "*Note*" means the promissory note signed by Borrower and dated November 4, 2011. The Note states that Borrower owes Lender three hundred sixty seven thousand three hundred-six and 00/100 Dollars (U.S. \$367,306.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than December 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] |



