

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

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

Prepared By: Jillian Rush
1111 Polaris Parkway Floor 4J
Columbus, OH 43240

56007056-1112437

77405231

Mortgage

20111202000364770 1/17 \$361.50
Shelby Cnty Judge of Probate, AL
12/02/2011 01:58:57 PM FILED/CERT

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 17, 2011, together with all Riders to this document.

(B) "*Borrower*" is JUDITH R. LAMB and MICHAEL D. LAMB, wife and husband. 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 November 17, 2011. The Note states that Borrower owes L

