

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

Prepared By: Brittany Harr

1111 Polaris Pkwy
4th Floor
Columbus, OH 43240

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

20130430000175610 1/18 \$198.30
Shelby Cnty Judge of Probate, AL
04/30/2013 12:18:18 PM FILED/CERT

78622160

Mortgage

57783150-1940487

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 April 15, 2013, together with all Riders to this document.

(B) "*Borrower*" is Ronald E. Epstein and Marian S. Epstein, husband and wife. 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 April 15, 2013. The Note states that Borrower owes Lender ninety thousand one hundred-fifteen and 00/100 Dollars (U.S. \$90,115.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than May 1, 2028.

(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] |



05 SECONDS RIGHT FOR 106.57 FEET; 08 DEGREES 21 MINUTES 20 SECONDS RIGHT FOR 126.85 FEET; 09 DEGREES 59 MINUTES 10 SECONDS LEFT FOR 83.54 FEET; 26 DEGREES 22 MINUTES 25 SECONDS LEFT FOR 168.42 FEET; 17 DEGREES 41 MINUTES 05 SECONDS RIGHT FOR 210.67 FEET; THENCE TURN 18 DEGREES 23 MINUTES 40 SECONDS RIGHT AND RUN 51.93 FEET ALONG SAID EASEMENT CENTERLINE TO A POINT OF TERMINATION. ALL BEING SITUATED IN SHELBY COUNTY, ALABAMA.

LESS AND EXCEPT THE PART DESCRIBED TO JO ANN MAXWELL AND FELIX NEIL MAXWELL BY DEED RECORDED IN INSTRUMENT #20030714000441650.

NOTE: The Company is prohibited from insuring the area or quantity of the land. The Company does not represent that any acreage or footage calculations are correct. References to quantity are for identification purposes only.

Commonly known as: 850 Oak Tree Drive , Chelsea, AL 35043



U03782465

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