

20130805000318460 1/19 \$582.20
Shelby Cnty Judge of Probate, AL
08/05/2013 03:46:34 PM FILED/CERT

After Recording Return To:
USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288
Loan Number: 1306219955
Case Number: 22-22-6-0646553

[Space Above This Line For Recording Data]

MORTGAGE

**THIS LOAN IS NOT ASSUMABLE
WITHOUT THE APPROVAL OF THE
DEPARTMENT OF VETERANS AFFAIRS
OR ITS AUTHORIZED AGENT.**

MIN: 100105600036141017

MERS Phone: 888-679-

(E) **"Note"** means the promissory note signed by Borrower and dated JULY 31, 2013. The Note states that Borrower owes Lender THREE HUNDRED FORTY-TWO THOUSAND SEVEN HUNDRED THIRTEEN AND 00/100 Dollars (U.S. \$ 342,713.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than AUGUST 1, 2043.

(F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."

(G) **"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.

(H) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check

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as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the

COUNTY of Shelby :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

Lot 18, according to the Survey of Birch Creek Subdivision, as recorded in Map Book 27 at Page 143 in the Probate Office of Shelby County, Alabama.

SOURCE OF TITLE: Warranty Deed as set forth in Instrument #20070402-14851.

EXHIBIT "A"

LEGAL DESCRIPTION

Lot 18, according to the Survey of Birch Creek Subdivision, as recorded in Map Book 27 at Page 143 in the Probate Office of Shelby County, Alabama.



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