

Return To:

Post Closing Department
Regions Bank d/b/a Regions Mortgage
2050 Parkway Office Circle
Birmingham, AL 35244

20140328000087590
03/28/2014 12:31:14 PM
MORT 1/23

_____[Space Above This Line For Recording Data]_____

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 March 24, 2014, together with all Riders to this document.

(B) "Borrower" is Donald Allen Reed and Tracy H Reed, Husband and Wife

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is Regions Bank d/b/a Regions Mortgage

Lender is a state chartered association
organized and existing under the laws of the state of Alabama

0899143537

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

Form 3001 1/01

 -6(AL) (1302)

Page 1 of 15

Initials: DAR

VMP Mortgage Solutions, Inc. JR

Lender's address is 2050 Parkway Office Circle, Birmingham, AL 35244

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated March 24, 2014

The Note states that Borrower owes Lender five hundred seventy-five thousand and 00/100 Dollars (U.S. \$575,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic

Payments and to pay the debt in full not later than April 1, 2044

(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

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to Lender, with power of sale, the following described property located in the _____ County _____ of _____ Shelby _____ :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

See Exhibit A attached hereto and made a part hereof for all purposes.

Parcel ID Number: 03-6-14-3-003-035.

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:

Donald Allen Reed (Seal)
-Borrower

Tracy H. Reed (Seal)
-Borrower

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

STATE OF ALABAMA, SHELBY

County ss:

On this 24th day of March, 2014, I,
Kelly B. Furgerson
a Notary Public in and for said county and in said state, hereby certify that Donald Allen Reed,
Tracy H Reed

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 24th day of March, 2014.

My Commission Expires: 10-20-14

KELLY B. FURGERSON
Notary Public, State of Alabama
Alabama State At Large
My Commission Expires
October 20, 2014

20140328000087590 03/28/2014 12:31:14 PM MORT 16/23

EXHIBIT "A"
LEGAL DESCRIPTION OF PROPERTY

Lot 865, according to the Survey of Greystone Legacy, 8th Sector, Phase I, as recorded in Map Book 31, Page 14 A, B and C, in the Probate Office of Jefferson County, Alabama.

Rev 02/99

Donald Allen Reed
0899143537

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

Donald Allen Reed (Seal)
Donald Allen Reed -Borrower

Tracy H. Reed (Seal)
Tracy H Reed -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

Donald Allen Reed (Seal)
Donald Allen Reed -Borrower

Tracy H. Reed (Seal)
Tracy H Reed -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower