

After Recording Return To:

USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288
Loan Number: 1403206271
Case Number: 22-22-6-0654251



20140422000118200 1/19 \$599.75
Shelby Cnty Judge of Probate, AL
04/22/2014 02:41:36 PM FILED/CERT

[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: 100105600036882784

MERS Phone: 888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

(A) **"Security Instrument"** means this document, which is dated APRIL 18, 2014, together with all Riders to this document.

(B) **"Borrower"** is MICHAEL KEVIN PUGH and NICOLE PARKER PUGH, AKA JESSICA PARKER PUGH, HUSBAND AND WIFE

Borrower is the mortgagor under this Security Instrument.

(C) **"MERS"** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) **"Lender"** is USAA Federal Savings Bank

Lender is a FEDERALLY CHARTERED SAVINGS BANK organized
and existing under the laws of THE UNITED STATES OF AMERICA

Lender's address is 10750 McDermott Freeway, San Antonio, Texas 78288



