

20160912000330010
09/12/2016 11:36:54 AM
MORT 1/18

After Recording Return To:
RENASANT BANK - FINAL DOCS
245 TOWNPARK DRIVE, RAVINE ONE; SUITE 190
KENNESAW, GEORGIA 30144
Loan Number: 3316070094

[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 SEPTEMBER 9, 2016, together with all Riders to this document.

(B) "Borrower" is Lori Cowart an unmarried woman, and Mary L Cowart a married woman

Borrower is the mortgagor under this Security Instrument.

(C) "Lender" is RENASANT BANK

Lender is a MISSISSIPPI CORPORATION organized and
existing under the laws of MISSISSIPPI

Lender's address is PO BOX 709, TUPELO, MISSISSIPPI 38802

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated SEPTEMBER 9, 2016
The Note states that Borrower owes Lender EIGHTY-THREE THOUSAND EIGHT HUNDRED
AND 00/100 Dollars (U.S. \$ 83,800.00)

plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than OCTOBER 1, 2046

(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 | ☐ Planned Unit Development Rider |
| ☐ Balloon Rider | ☐ Biweekly Payment Rider |
| ☐ 1-4 Family Rider | ☐ Second Home Rider |
| ☐ Condominium Rider | ☐ Other(s) [specify] |

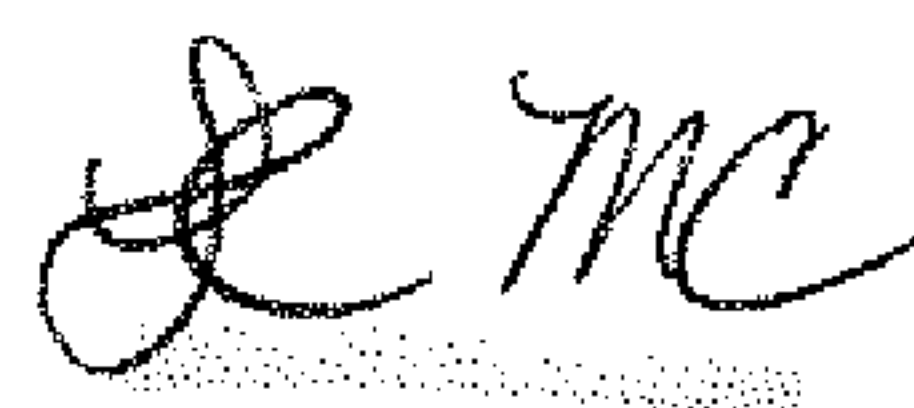


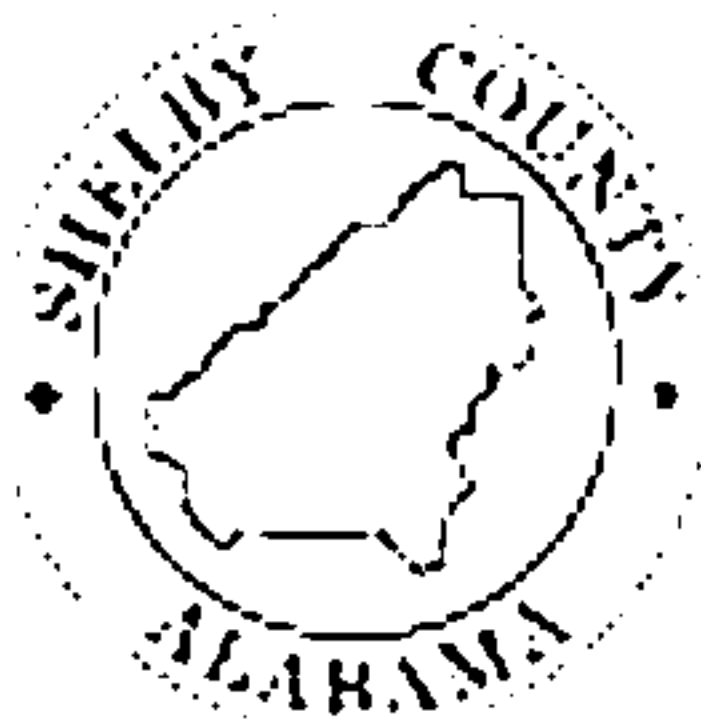
EXHIBIT "A"

LEGAL DESCRIPTION

Lot 20, according to the Survey of Kingwood Townhomes, Phase Three, as recorded in Map Book 20, Page 91, in the Office of the Judge of Probate of Shelby County, Alabama.

** This is a purchase money mortgage. **

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Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
09/12/2016 11:36:54 AM
\$191.70 CHERRY
20160912000330010

A handwritten signature in black ink, appearing to be "James W. Fuhrmeister", is written over the printed name of the Probate Judge.