

Reli Settlement Solutions, LLC
3595 Grandview Parkway Ste. 275
Birmingham, AL 35243

Return To:
Post Closing Department
Regions Bank d/b/a/ Regions Mortgage
2050 Parkway Office Circle, RCN-6, Mail Code: ALBH40602B
Birmingham, AL 35244

20181130000420170
11/30/2018 02:06:26 PM
MORT 1/22

BHM801002

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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 **November 30, 2018**, together with all Riders to this document.

(B) **"Borrower"** is **Janet S VanFleet, Unmarried Woman;**

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 **State of Alabama**

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

Form 3001 1/01

VMP -6(AL) (1302)

Page 1 of 15

Initials:

VMP Mortgage Solutions, Inc.

Janet S VanFleet
7297282148
AL - CONV/VA MORTGAGE



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 **November 30, 2018**

The Note states that Borrower owes Lender **sixty-nine thousand and 00/100**

Dollars

(U.S. \$ **69,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **April 13, 2032**

(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]

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated

(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: **09-7-36-1-006-008,000**
1016 CRAWFORD CT
CHELSEA
 ("Property Address"):

which currently has the address of

[Street]

[City] , Alabama **35043-7254** [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS

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:

_____	 Janet S VanFleet (Seal) -Borrower
_____	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower



STATE OF ALABAMA,

Jefferson

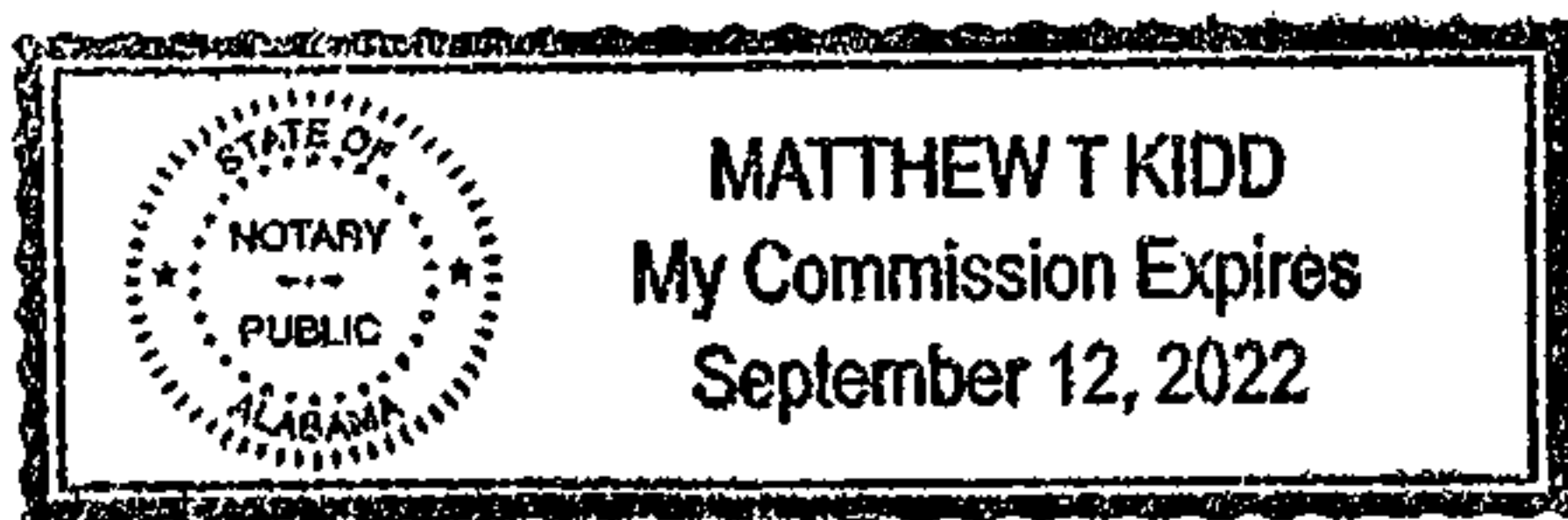
County ss:

On this *30th* day of *November* 2018, I,
Matthew T Kidd,
a Notary Public in and for said county and in said state, hereby certify that **Janet S VanFleet**

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 *30th* day of *November*, 2018.

My Commission Expires: *9.12.22*



[Signature]

Notary Public

Prepared By:
Sophia Dunning
80 Techna Center Drive
Montgomery, AL 36117

Loan origination organization **Regions Bank d/b/a Regions Mortgage**
NMLS ID **174490**
Loan originator **Scott Phillips**
NMLS ID **643566**

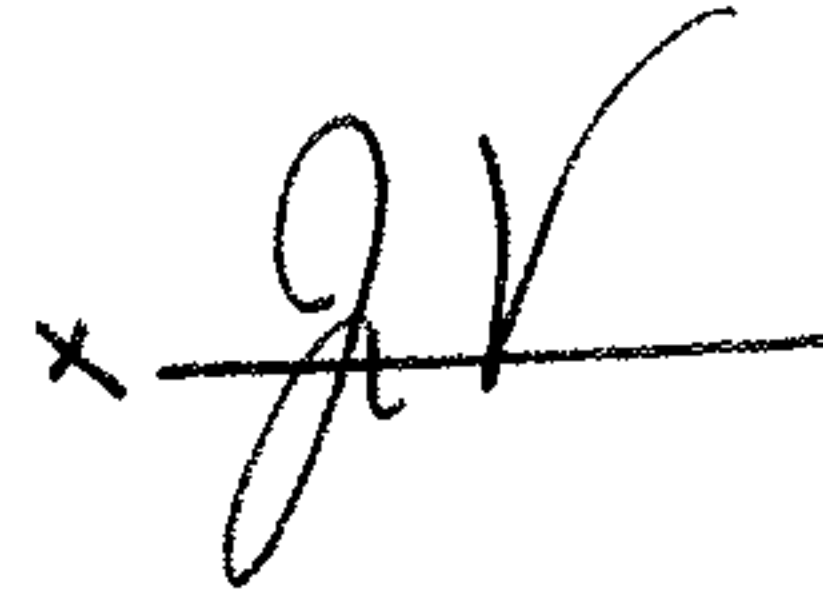
20181130000420170 11/30/2018 02:06:26 PM MORT 16/22

EXHIBIT "A"

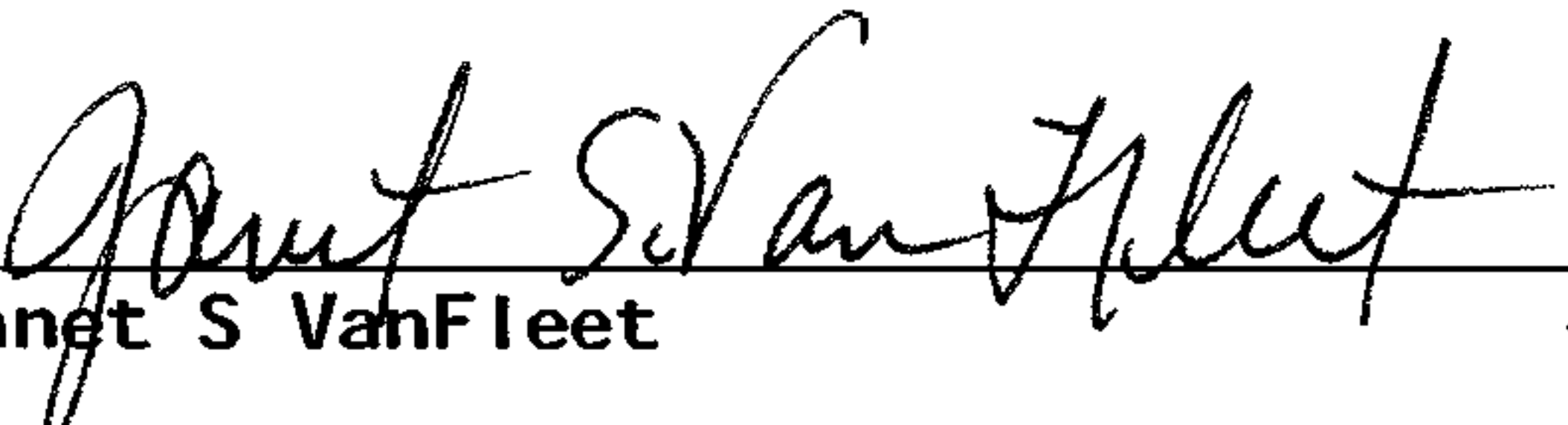
Lot 6-79, according to the Survey of Chelsea Park 6th Sector, as recorded in Map Book 37, Page 13, in the Probate Office of Shelby County, Alabama.

Together with the nonexclusive easement to use the common areas as more particularly described in the Declaration of Easements and Master Protective Covenants of Chelsea Park, a Residential Subdivision, executed by the Grantor and file for record as Instrument No. 20041014000566950 in the Probate Office of Shelby County, Alabama and the Declaration of Covenants, conditions and restrictions for Chelsea Park 3rd Sector executed by Grantor and Chelsea Park Residential Association, Inc and recorded as Instrument No. 20041014000566970, (which, together with all amendments thereto, are hereinafter collectively referred to as the "Declaration").

PURCHASE MONEY MORTGAGE

x 

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

 (Seal)
Janet S VanFleet -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

☐ Refer to the attached *Signature Addendum* for additional parties and signatures.

MULTISTATE BIWEEKLY PAYMENT RIDER (Fixed Rate)-Single Family-
Freddie Mac Uniform Instrument
VMP®
Wolters Kluwer Financial Services

Form 3198 9/10
VMP711R (1105).02
Page 3 of 3



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

Janet S. VanFleet (Seal) _____ (Seal)
Janet S VanFleet -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

MULTISTATE PUD RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
VMP®-7R (0811) Page 3 of 3 Form 3150 1/01



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
11/30/2018 02:06:26 PM
\$181.50 CHERRY
20181130000420170

Allen S. Bayl

Janet S VanFleet
7297282148
CONV/VA PUD RIDER

