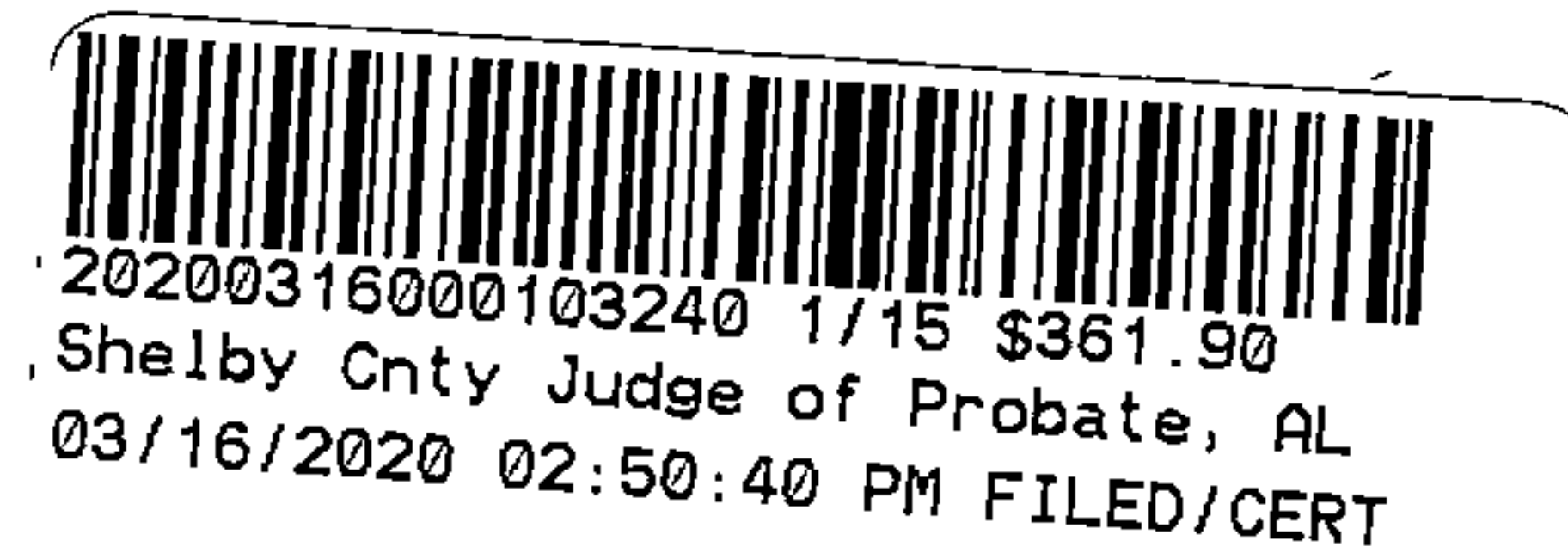


After Recording Return To:

CITIZENS BANK, N.A.
6100 TOWER CIRCLE, SUITE 600
FRANKLIN, TENNESSEE 37067
Loan Number: 1002467060 ODELL



[Space Above This Line For Recording Data]

MORTGAGE

MIN: 100010310024670605

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, 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 13, 2020, together with all Riders to this document.

(B) "Borrower" is DELORES ANN ODELL, A SINGLE WOMAN AND SUMMER M SIMPSON, A SINGLE WOMAN

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 CITIZENS BANK, N.A., A NATIONAL BANKING ASSOCIATION

Lender is a NATIONAL BANKING ASSOCIATION organized and existing under the laws of UNITED STATES

Lender's address is ONE CITIZENS PLAZA, PROVIDENCE, RHODE ISLAND 02903

(E) "Note" means the promissory note signed by Borrower and dated MARCH 13, 2020. The Note states that Borrower owes Lender ONE HUNDRED NINETY-EIGHT THOUSAND FIVE H

