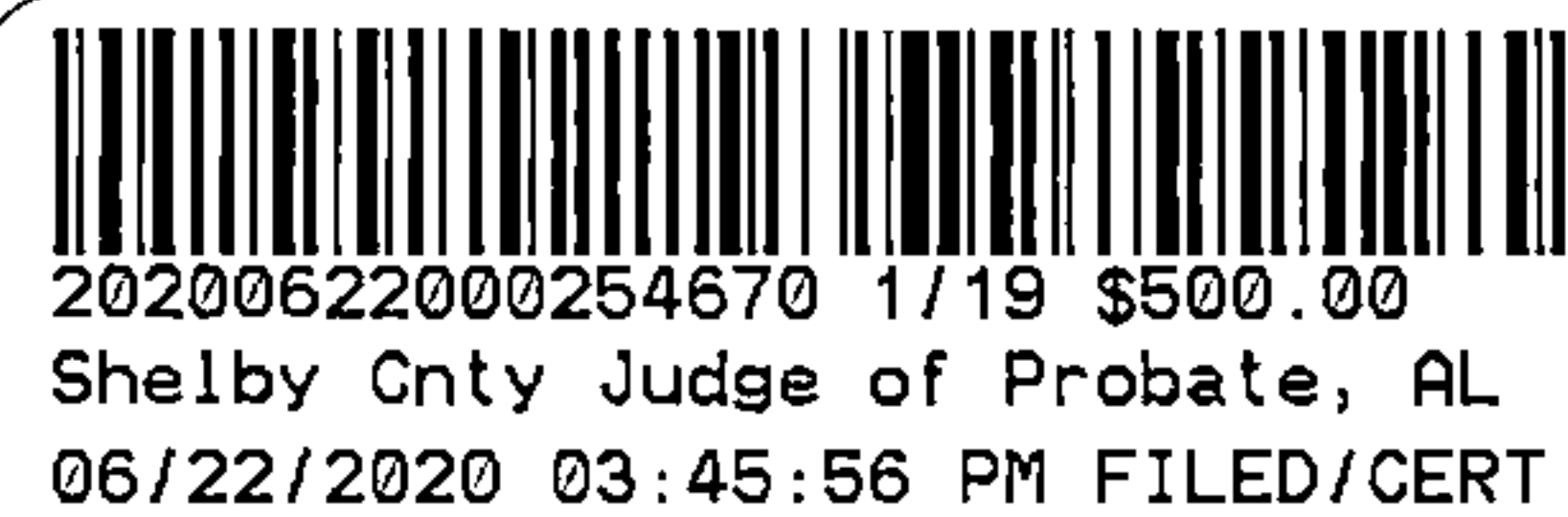


Return To:
Post Closing Department
Regions Bank d/b/a/ Regions Mortgage
2050 Parkway Office Circle, RCN-6, Mail Code: ALBH40602B
Birmingham, AL 35244



[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 June 10, 2020 , together with all Riders to this document.
- (B) "Borrower" is ANDREW GRAFFEO and RAMONA S GRAFFEO, 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 State of Alabama



A handwritten signature, likely of Andrew Graffeo, is written in the bottom right area of the page.

