

20200630000268010  
06/30/2020 09:45:55 AM  
MORT 1/22

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 25, 2020 together with all Riders to this document.

(B) "Borrower" is Karla Elizabeth Williams, 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

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 **June 25, 2020**

The Note states that Borrower owes Lender **three hundred sixty-three thousand eight hundred forty-five and 00/100** Dollars

(U.S. \$ **363,845.00** ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **August 14, 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]:

|                                                |                                            |                                            |
|------------------------------------------------|--------------------------------------------|--------------------------------------------|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
|                                                |                                            |                                            |

(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:  
**4036 Olivia Road**  
**Hoover**  
("Property Address");

which currently has the address of  
[Street]  
[City] , Alabama **35244** [Zip Code]

TOGETHER WITH all the improvements now















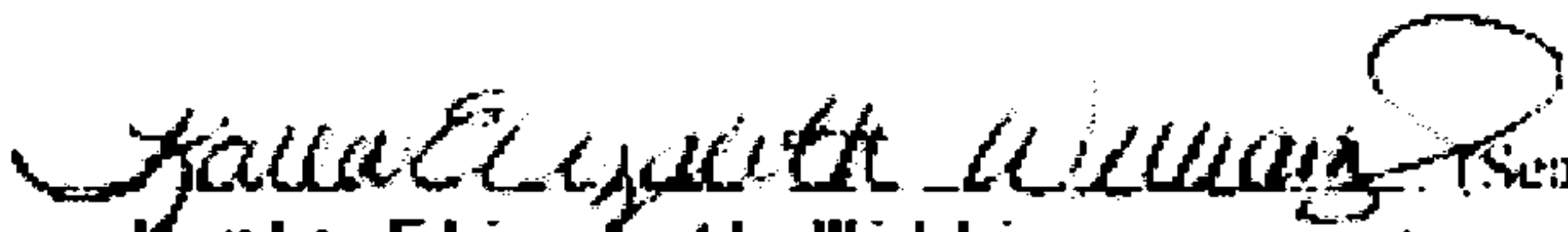






BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

 (Seal)  
Karla Elizabeth Williams -Borrower

\_\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
-Borrower -Borrower

STATE OF ALABAMA, JEFFERSON

County ss:

On this 25th day of June, 2020

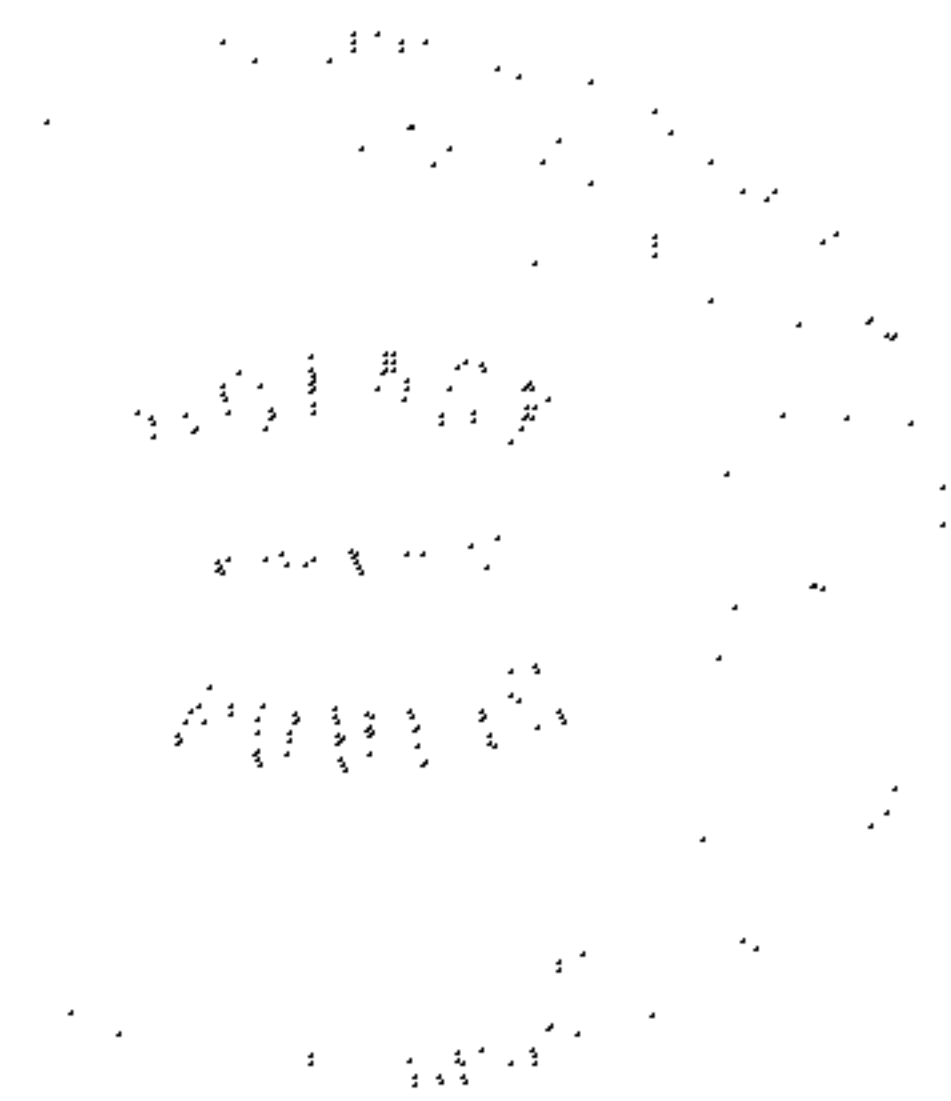
. I.

a Notary Public in and for said county and in said state, hereby certify that **Karla Elizabeth Williams**

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 25th day of June, 2020

My Commission Expires: 03/19/2024



Notary Public

Prepared By:  
**Valencia Dixon**  
2050 Parkway Office Circle  
Birmingham, AL 35244













