

205-733-2600
2700 Highway 280 Ste 380E
Birmingham, AL 35223

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

20200721000304290
07/21/2020 12:32:05 PM
MORT 1/26

2020-380

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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 July 14, 2020, together with all Riders to this document.

(B) "Borrower" is Barry L Fields and Sharon R Fields, Trustees, or their successors in trust under The Fields Living Trust dated January 21, 2014, and any amendments thereto:

Barry L Fields and Sharon R Fields are 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

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

Form 3001 1/01

VMP -6(AL) (1302)

Page 1 of 15

Initials: *B/S*

VMP Mortgage Solutions, Inc.



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 July 14, 2020

The Note states that Borrower owes Lender four hundred fifty-four thousand five hundred and 00/100 Dollars (U.S. \$ 454,500.00) plus interest. Borrower has promised to pay this debt in regular Periodic

Payments and to pay the debt in full not later than August 1, 2050

(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] Revocable Trust Rider

(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 by check, draft, or similar paper instrument, which is initiated through

(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: 10-4-20-0-001-006.001
4700 SOUTHLAKE PKWY
HOOVER
("Property Address"):

which currently has the address of _____
[Street]
[City] , Alabama 35244-3202 [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 SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced

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:

See attached signature page (Seal)
-Borrower

See attached signature page (Seal)
-Borrower

See attached signature page (Seal)
-Borrower

See attached signature page (Seal)
-Borrower

See attached signature page (Seal)
-Borrower





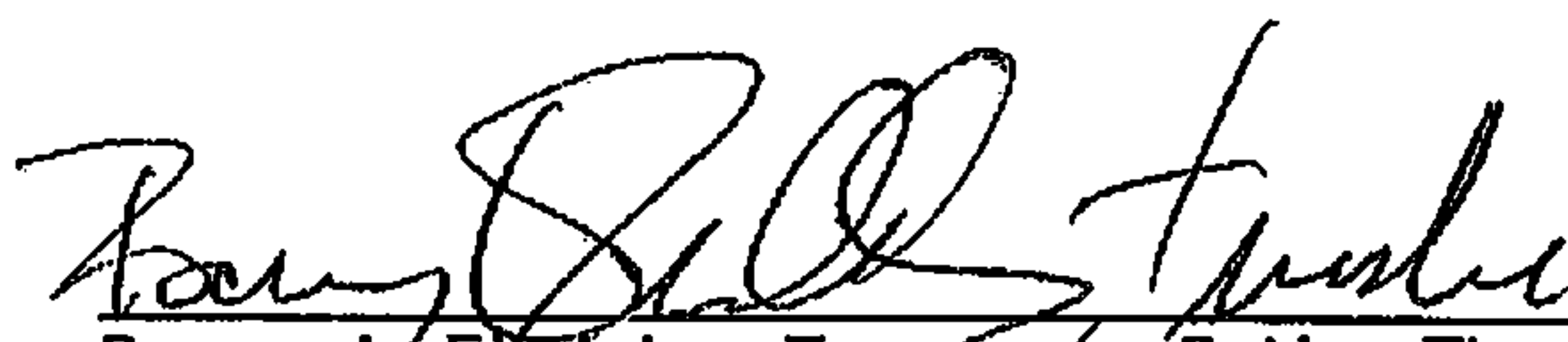
Barry L Fields

(Seal)



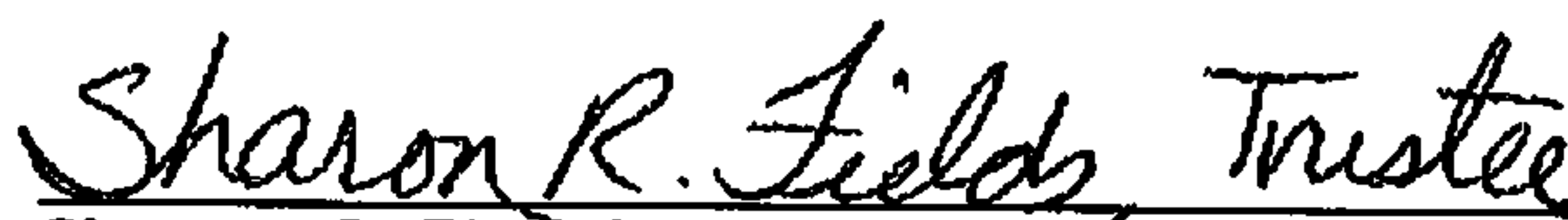
Sharon R Fields

(Seal)



Barry L Fields, Trustee of the The
Fields Living Trust , under trust
instrument dated 1/21/2014

(Seal)



Sharon R Fields, Trustee of the The
Fields Living Trust , under trust
Instrument dated 1/21/2014

(Seal)

(Seal)

(Seal)

(Seal)

(Seal)



STATE OF ALABAMA,

Jefferson

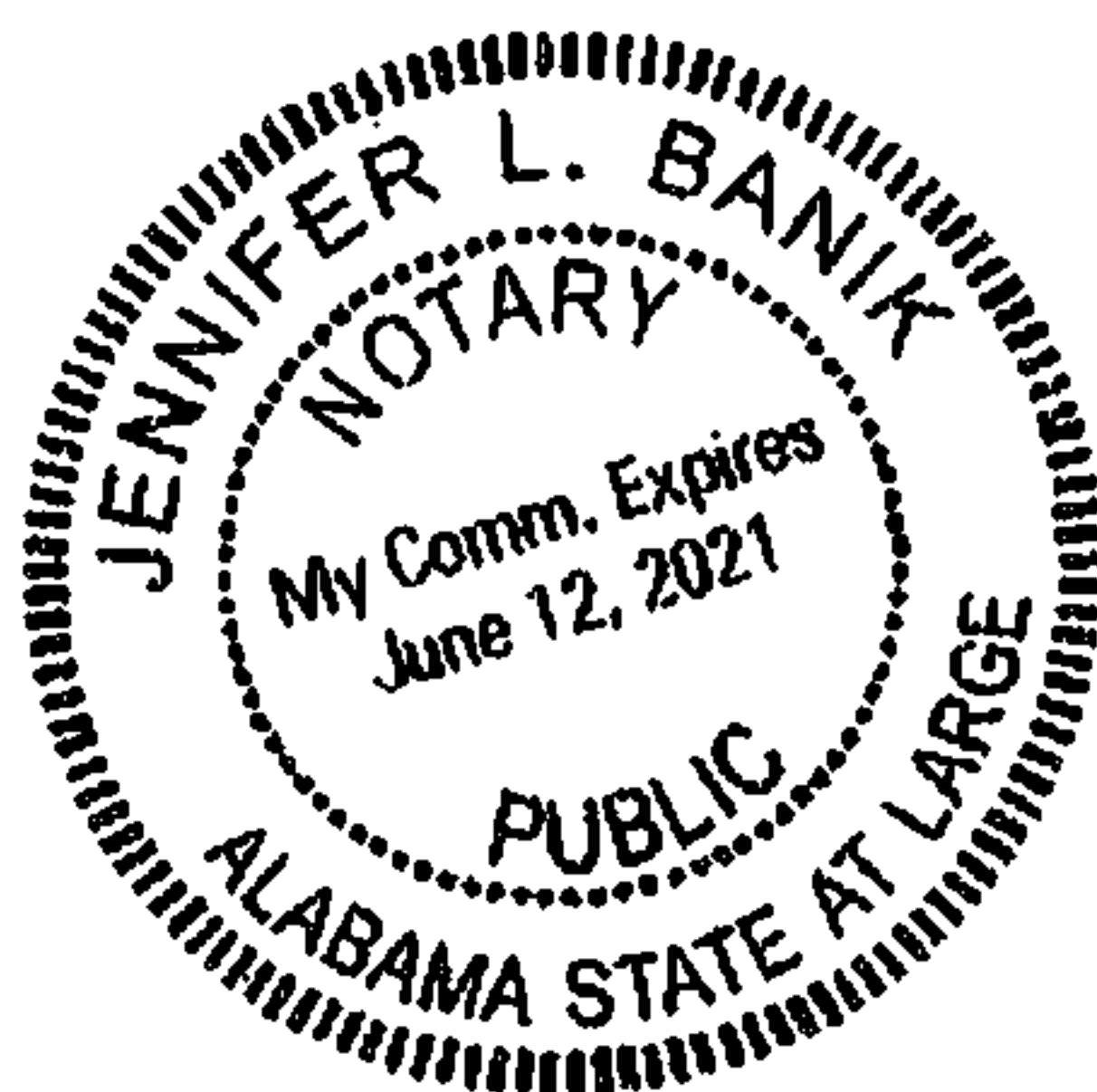
County ss:

On this 14 day of July 2020, I,
Jennifer L. Banik
a Notary Public in and for said county and in said state, hereby certify that Barry L Fields,
Sharon R Fields, Barry L Fields, Trustee of the The Fields Living Trust ,
under trust instrument dated 1/21/2014 and Sharon R Fields, Trustee of
the The Fields Living Trust , under trust instrument dated 1/21/2014

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 14 day of July 2020

My Commission Expires:



Notary Public

A handwritten signature, likely of the notary, written over a horizontal line.

Prepared By:
Sophia Dunning
201 Monroe Street
Montgomery, AL 36104

Loan origination organization Regions Bank d/b/a Regions Mortgage
NMLS ID 174490
Loan originator Eric Caldwell
NMLS ID

Property Description: Lot 1, according to the Survey of Southlake, a residential Subdivision, as recorded in Map Book 11, Page 85 A, B & C, in the Probate Office of Shelby County, Alabama.

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

_____(Seal)
See attached signature page-Borrower

_____(Seal)
See attached signature page-Borrower

_____(Seal)
See attached signature page-Borrower

_____(Seal)
See attached signature page-Borrower

_____(Seal)
-Borrower

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-Borrower

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-Borrower

_____(Seal)
-Borrower

MULTISTATE PUD RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
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Barry L Fields

(Seal)


Sharon R Fields

(Seal)


Barry L Fields, Trustee of the The (Seal)
Fields Living Trust , under trust
instrument dated 1/21/2014


Sharon R Fields, Trustee of the The (Seal)
Fields Living Trust , under trust
instrument dated 1/21/2014

(Seal)

(Seal)

(Seal)

(Seal)



