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

Mortgage

FHA Case No. 0119435197703

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 10, 12, 17, 19 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 15.

- (A) "Security Instrument" means this document, which is dated July 17, 2020, together with all Riders to this document.
- (B) "Borrower" is Joshua B Akers and Stephanie Eddleman Akers, 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
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 17, 2020. The Note states that Borrower owes Lender two hundred forty-eight thousand two hundred seventy and 00/100 Dollars (U.S. \$248,270.00) 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.



