

Return To: U.S. Bank Home Mtg
7601 Penn Ave S, Ste A1
Richfield, MN 55423

Mortgage

26847233

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 October 19, 2020, together with all Riders to this document.

(B) "*Borrower*" is Zachariah S Ridgway and Stephanie L Ridgway, ^{as joint tenants with right of survivorship} as joint tenants with right of survivorship. Borrower is the mortgagor under this Security Instrument.

(C) "*Lender*" is U.S. Bank National Association. Lender is a national bank organized and existing under the laws of the United States of America. Lender's address is 4801 Frederica Street, Owensboro, KY 42301. Lender is the mortgagee under this Security Instrument.

(D) "*Note*" means the promissory note signed by Borrower and dated October 19, 2020. The Note states that Borrower owes Lender Five hundred ten thousand four hundred and 00/100 Dollars (U.S. \$510,400.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than November 1, 2035.

(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] |

(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.



