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11/20/2020 08:24:00 AM  
MORT 1/19

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

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

(B) "Borrower" is Karla D Johnson and Joshua Johnson, Wife and Husband;

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



































