

After Recording Return To:
SMG MORTGAGE
204 GRIFFIN PARK DRIVE
BIRMINGHAM, ALABAMA 35242
Loan Number: 2002724856

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MORTGAGE

MIN: 100010320027248564

MERS Phone: 888-679-6377

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 DECEMBER 1, 2021, together with all Riders to this document.
- (B) "Borrower" is MARIA BELEM AVALOS HERNANDEZ AND ARKYELL GARDNER, WIFE AND HUSBAND

Borrower is the mortgagor under this Security Instrument.

- (C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

- (D) "Lender" is SMG MORTGAGE, A ALABAMA CORPORATION

Lender is a ALABAMA CORPORATION organized and existing under the laws of THE STATE OF ALABAMA
Lender's address is 204 GRIFFIN PARK DRIVE, BIRMINGHAM, ALABAMA 35242

- (E) "Note" means the promissory note signed by Borrower and dated DECEMBER 1, 2021
The Note states that Borrower owes Lender THREE HUNDRED THOUSAND AND 00/100 Dollars (U.S. \$ 300,000.00) plus interest.

Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JANUARY 1, 2052

- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."



