

After Recording Return To:
ECO CREDIT UNION
P.O. 2385
BIRMINGHAM, ALABAMA 35201
Loan Number: 616985-160

20230113000011940
01/13/2023 03:08:57 PM
MORT 1/25

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MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

Parties

(A) **"Borrower"** is MADISON ANLAGE HOWELL AND JAMES BLAKE HOWELL,
WIFE AND HUSBAND

currently residing at 253 HILLCREST DR, MONTEVALLO, ALABAMA 35115

Borrower is the mortgagor under this Security Instrument.

(B) **"Lender"** is ECO CREDIT UNION

Lender is a STATE CHARTERED CREDIT UNION organized and existing under the laws of
ALABAMA . Lender's address is P.O. BOX 2385, BIRMINGHAM,
ALABAMA 35201

Lender is the mortgagee under this Security Instrument. The term "Lender" includes any successors and assigns of Lender.

Documents

(C) **"Note"** means the promissory note dated December 27, 2022 , and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender TWO HUNDRED TEN THOUSAND NINE HUNDRED NINETY-FIVE AND 00/100
Dollars (U.S. \$210,995.00) plus interest.

