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03/23/2023 03:19:07 PM
MORT 1/21

After Recording Return To:
ECO CREDIT UNION
P.O. 2385
BIRMINGHAM, ALABAMA 35201
Loan Number: 616378-160

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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 KIMBERLY MILLER, A SINGLE WOMAN

currently residing at 5021 LINWOOD DRIVE, BIRMINGHAM, ALABAMA 35244

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 March 23, 2023 , 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 SIXTY THOUSAND AND 00/100 Dollars (U.S. \$260,000.00) plus interest.

