

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

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 Steven Todd Rath, Unmarried Man; , currently residing at 713 Cahaba River Parc, Birmingham, AL, 35243. Borrower is the mortgagor under this Security Instrument.

(B) "*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. Lender's address is 2050 Parkway Office Circle, Birmingham, AL 35244. 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 September 7, 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 eighty thousand and 00/100 Dollars (U.S. \$280,000.00) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than October 1, 2053.



Loan Origination Organization: Regions Bank d/b/a
Regions Mortgage
NMLS ID: 174490

Loan Originator: Matt Bearden
NMLS ID: 594920



