

After Recording Return To:
Renasant Bank - Post Closing - Final Docs
2001 Park Place North, Suite 150
Birmingham, AL 35203
Loan Number: 4326010324

**This is a purchase money mortgage,
the proceeds of which have been
applied to the purchase price of
the property herein described.**

_____[Space Above This Line For Recording Data]_____

MORTGAGE

MIN: 100689210000002809

MERS Phone: 888-679-6377

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 Erik Brakhage; an unmarried person

currently residing at 1722 Mountain Laurel Lane, Hoover, Alabama 35244

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Documents

(D) **"Note"** means the promissory note dated February 25, 2026, 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 THOUSAND AND 00/100

Dollars (U.S. \$ 200,000.00) 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 March 1, 2056

(E) **"Riders"** means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

- | | |
|--|--|
| ☐ Adjustable Rate Rider | ☐ Condominium Rider |
| ☐ 1-4 Family Rider | ☒ Planned Unit Development Rider |
| ☐ Second Home Rider | |

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.

which currently has the address of

1722 Mountain Laurel Lane

[Street]

Hoover

, Alabama

35244

("Property Address");

[City]

[Zip Code]

TOGETHER WITH all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee

Exhibit “A”
Property Description

Lot 60, according to the Survey of Davenport's Addition to Riverchase West-Sector 3, as recorded in Map Book 8, pages 53 A & B, in the Probate Office of Shelby County, Alabama.

