

## AFFIDAVIT REGARDING MANUFACTURED (AND FACTORY BUILT) HOUSING UNIT (REAL PROPERTY AFFIDAVIT)

This Affixation Affidavit Regarding Manufactured (and Factory Built) Housing Units is incorporated into and shall be deemed to amend and supplement the Mortgage, Security Deed or Deed of Trust and any and all riders or amendments thereto (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's obligation under the Note, Disclosure and Security Agreement of the same date to lender and secured by the property described in the Security Instrument (the "Property").

In addition to the covenants and agreements made in the Security Instrument, Borrower covenants and agrees as follows:

- 1. The manufactured housing unit located or to be located at the Property is or will be permanently affixed to a foundation and will assume the characteristics of site-built housing.
- 2. The wheels, axles, tow bar, or hitch were or will be removed when said manufactured housing unit was or is placed on its permanent site.
- 3. All foundations, both perimeter and piers for said manufactured housing unit have or will have footings that are in compliance with local building codes or requirements.
- 4. If piers are used for said manufactured housing unit, they will be placed where said housing unit manufacturer recommends.
- 5. If state law so requires, anchors for said manufactured housing units will be provided.
- 6. The manufactured housing unit is or will be permanently connected to a septic or sewage system and other utilities such as electricity, water and natural gas.
- 7. No other lien or financing affects said manufactured housing unit, other than disclosed in writing to Lender.
- Said manufactured housing unit has been built under the Federal Manufactured Home Construction and Safety Standards that were established June 15, 1976.
- 9. Borrower(s) acknowledges his or her intent that said manufactured housing will be a fixture and part of the Property securing the Security Instrument.
- 10. The manufactured housing unit will be assessed and taxed as an improvement to the Property. I/We understand that if Lender does not escrow for taxes, that I/we will be responsible for payment of such taxes.
- 11. If the land is being purchased, such purchased and said manufactured housing unit represent a single real estate transaction under applicable state law.

A 2010, KABCO manufactured home, model KB3218SP, size 30X66, Serial Number KB025365AB10, HUD Label #NTA1510696 & NTA1510697 located at: 328 Milam Drive, Vincent AL 35178

PROPERTY ADDRESS OR LEGAL DESCRIPTION

Sworn to and subscribed before me this 5 day of February

NOTARY PUBLIC

EXPIRES: 03/24/11

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20100303000062430 2/3 \$17.00 Shelby Cnty Judge of Probate, AL 03/03/2010 01:21:03 PM FILED/CERT

We as "Lender" understand that the above referenced Manufactured home is permanently affixed to the above address and is now considered a real property under the state law.

CIS FINANCIAL SERVICES, INC.

By: <u>Que</u>

Tammy Bostick Vice President

IN WITNESS THEREOF, I have hereunto set my hand and Notarial Seal and is sworn to and subseribed before me on the \_\_\_5th \_\_\_day of \_February

2010

**Notary Public** 

My Commission expires:

11/20/2009 14:34

2056246523

## FIDELITY NATIONAL TITLE INSURANCE COMPANY

## LEGAL DESCRIPTION

File No.: 44617

EXHIBIT "A"

201003030000062430 3/3 \$17.00 Shelby Cnty Judge of Probate, AL 03/03/2010 01:21:03 PM FILED/CERT

THE LAND REFERRED TO HEREIN BELOW IS STTUATED IN THE COUNTY OF Shelby STATE OF Alabama, AND IS DESCRIBED AS FOLLOWS:

Tax Parcel Identification Number: 58-07-05-22-1-001-008.000

Commence at the Northwest Corner of the Southwest ¼ of the Northeast ¼ of Section 22, Township 19 South, Range 2 East, City of Vincent, Shelby County, Alabama; thence South 00°00'00" East, a distance of 494.54 feet to the Point of Beginning; thence North 82°03'15" East, a distance of 161.74 feet; thence South 10°44'30" East, a distance of 268.76 feet; thence South 82°03'14" West, a distance of 167.25 feet; thence North 09°34'08" West, a distance of 268.55 feet to the Point of Beginning.

The property described above comprises only a portion of those lands described and conveyed in that certain deed filed in volume 2005, page 054900.

The property described above comprises the following: 2010 KABCOKB3218SP 30X66 Manufactured Home Serial #KB025365AB10 HUD Label # NTA1510696 NTA1510697

ALTA Commitment - 2006 (00.07 Dishysen 20.WIN-\_-CMCom\_2006)