

## SHORT FORM DISCHARGE OF MORTGAGE/SATISFACTION GOH

000412666

Know All Men by These Presents, that a certain Indenture of Mortgage / Satisfaction, bearing the date of April 30, 2010, made and executed by ROBERTA S DORWALDT whose address is 1048 SPRINGFIELD DR CHELSEA AL 35043 of the first part to Mortgage Electronic Registration Systems Inc as nominee for of the second part and recorded in the office of the Register of Deeds on Liber Page, Document No. 20100503000135590, in the state of Alabama, County of SHELBY:

SEE EXHIBIT "A" A.P.N.: 08-9-31-2-007-044.000

089312007044000

is fully PAID, SATISFIED and DISCHARGED.

Dated, February 5th, 2013

Mortgage Electronic Registration systems, Inc. as nominee for GATEWAY MORTGAGE GROUP LLC

MaryAnn Biby

By: ROY BRIGGS III

WITNESS PHTEWAY HORTGAGE GROUP, LLO

State of OK County of TULSA

The foregoing instrument was acknowledged before me on February 5th, 2013 by ROY BRIGGS III, VICE PRESIDENT, Mortgage Electronic Registration Systems Inc as nominee for organized and existing under the laws of the United States.

My commission expires: March 3rd, 2015

JEREMIAH REGNIER, Notary Public TULSA acting in TULSA

OK

When recorded return to: M.E.R.S., Inc. as nominee for GATEWAY MORTGAGE GROUP LLC ATTN: LIEN RELEASE DEPT 6910 E 14TH ST TULSA, OK 74112

Drafted by: ROCHELLE JACKSON GATEWAY MORTGAGE GROUP LLC

ATTN: LIEN RELEASE DEPT, 6910 E 14TH ST

TULSA, OK 74112





20130215000066600 2/2 \$15.00 Shelby Cnty Judge of Probate, AL 02/15/2013 01:27:05 PM FILED/CERT

SEE EXHIBIT ''A'' ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF. A.P.N.: 08-9-31-2-007-044.000

THIS IS A PURCHASE MONEY MORTGAGE.

20100503000136590 2/12 \$303.35 Shelby Coty Judge of Probate, FL 05/03/2010 02:58:58 PM FILED/CERT

which has the address of 1048 Springfield Dr

Chelsea

[City]

. Alabama

(Street)

35043

("Property Address"):

[Zip Code]

TO HAVE AND TO HOLD this property unto MERS (sotely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, forever, together with all the improvements now or hereafter crected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. 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 for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

## UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- I. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.
- 2. Monthly Payment of Taxes, Insurance, and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. § 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements

FHA ALABAMA MORTGAGE - MERS ALMTGZ.FHA 11/01/08

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