

20180213000046140  
02/13/2018 08:26:00 AM  
MORT 1/6

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*(Space above reserved for Recorder of Security Instruments certification)*

Loan Number: 8-7094893  
MIN: 1003949 0000432851 7

**Title of Document:** Partial Claim Mortgage

**Date of Document:** JANUARY 16, 2018

**Grantor(s):** LAURA E NICHOLS, AN UNMARRIED WOMAN

**Grantor(s) Mailing Address:** 208 DOLPHIN CIRCLE, ALABASTER, ALABAMA 35007

**Grantee(s):** SECRETARY OF HOUSING URBAN DEVELOPMENT

**Grantee(s) Mailing Address:** 451 7TH ST SW WASHINGTON DC 20410

**Legal Description:**

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".  
A.P.N.: 23-2-03-4-001-046.152

Deed Date: 05/26/2016

The Grantor is: EVGENI YORDANOV AND WIFE, NELAKOLEVA-YORDANOVA

Date Recorded: 06/02/2016 INSTRUMENT NO. 20160602000189040

Prepared by: Wendy Powers (866) 695-4122 Ext 2892.  
PennyMac Loan Services LLC (866) 545-9070  
Address: 6101 Condor Drive  
Moorpark, CA 93021

**Reference Book and Page(s):** , Instrument Number: 20160602000189050

*(If there is not sufficient space on this page for the information required,  
state the page reference where it is contained within the document.)*

After Recording Return To:  
PENNYMAC LOAN SERVICES LLC  
6101 CONDOR DRIVE  
MOORPARK, CALIFORNIA 93021  
Loan Number: 8-7094893

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## PARTIAL CLAIM MORTGAGE

FHA Case No.: 011-837916 1

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on JANUARY 16, 2018 .  
The Mortgagor is LAURA E NICHOLS, AN UNMARRIED WOMAN

whose address is 208 DOLPHIN CIRCLE, ALABASTER, ALABAMA 35007

("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of THIRTY-TWO THOUSAND TWO AND 77/100

Dollars (U.S. \$ 32,002.77 ).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on FEBRUARY 1, 2048 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with the power of sale the following described property located in SHELBY County, ALABAMA :

[State]

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".  
A.P.N.: 23-2-03-4-001-046.152

which has the address of

208 DOLPHIN CIRCLE  
[Street]

ALABASTER  
[City],

ALABAMA  
[State]

35007  
[Zip Code],

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected 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 COVENANTS that Borrower is lawfully seized 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 or 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.

Borrower and Lender covenant agree as follows:

**UNIFORM COVENANTS.**

1. **Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.
2. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
3. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.
4. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, DC 10410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
5. **Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument

or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

**6. Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

**7. Acceleration; Remedies.**

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph or applicable law.

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

 (Seal)  
LAURA E NICHOLS -Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

6

[Space Below This Line For Acknowledgment]

State of ALABAMA )

County of Shelby ) ss.

On the 25th day of January, in the year 2018, before me,

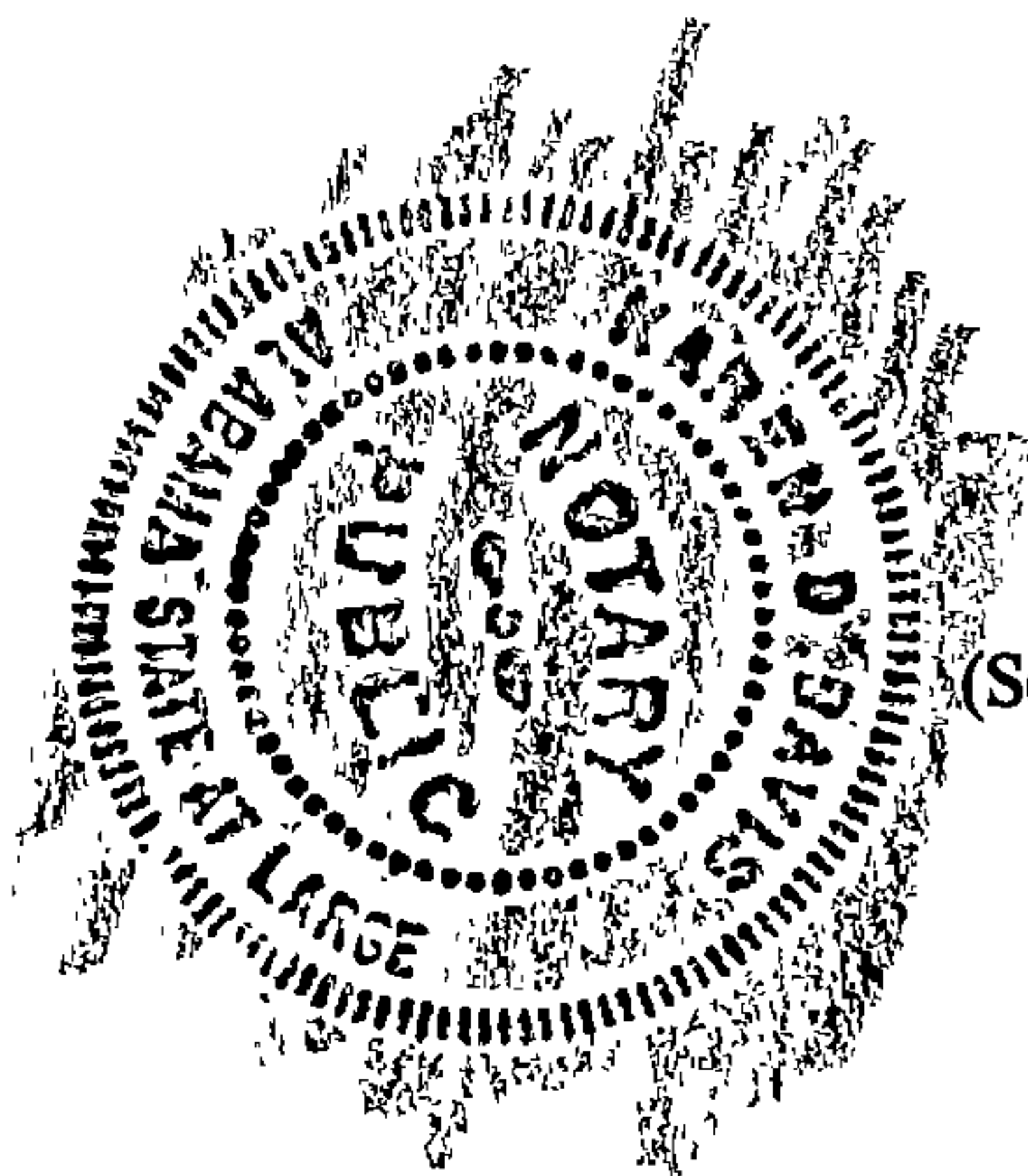
the undersigned, personally appeared LAURA E NICHOLS

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Karen D Davis  
Notary Public

KAREN D. DAVIS  
Print or Type Name

My commission expires: 11-16-19



(Seal, if any)

**LEGAL DESCRIPTION:**

Lot 29, Block 9, according to the amended map of Bermuda Lake Estates, Second Sector, as recorded in Map Book 10 Page 88, in the Probate Office of Shelby County, Alabama.



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
02/13/2018 08:26:00 AM  
\$31.00 CHERRY  
20180213000046140

A handwritten signature in black ink, appearing to read "James W. Fuhrmeister", is written over the printed name of the Probate Judge.