


<b>USAA FEDERAL SAVINGS BANK</b> 10750 McDERMOTT FREEWAY SAN ANTONIO, TX 78288-0558  <b>LENDER'S NAME AND ADDRESS</b> "You" means the Lender, its successors and assigns.	<b>ANN M. ALLEN</b> 845 OAK MOUNTAIN PARK RD PELHAM, AL 35124	Loan Number <u>605271</u> Date <u>March 29, 2007</u> Maturity Date <u>April 1, 2027</u> Loan Amount \$ <u>\$ 37,990.00</u>
	<b>BORROWER'S NAME AND ADDRESS</b> "I" includes each Borrower above.	

## WAIVER OF HOMESTEAD EXEMPTION

I have executed a Note dated ..... evidencing a loan from you in the amount of \$37,990.00. In connection with the Note, I have executed a ☐ Security Agreement ☒ Mortgage dated March 29, 2007 under the terms of which I give you certain rights under the laws of this state in the following described Homestead Property:

  
 20070406000157470 1/2 \$14.00  
 Shelby Cnty Judge of Probate, AL  
 04/06/2007 09:39:39AM FILED/CERT

**See Attached Exhibit A.**

By signing below, I hereby waive any and all homestead rights and exemptions in the Homestead Property, as granted under the Constitution and laws of the State of Alabama, for as long as I occupy the Homestead Property as a principal residence.

In witness whereof, I have signed my name and affixed my seal on 3/29/07

Witnesses:

Signatures:

..... Ann M. Allen ..... (Seal)  
 ANN M. ALLEN -Borrower

..... (Seal)  
 -Borrower

[Space Below This Line For Acknowledgment]

The State of Alabama

Jefferson County

I R. Timothy Estes  
 hereby certify that ANN M. ALLEN  
 whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, (s)he executed the same voluntarily on the day the same bears date. Given under my hand this 29 day of March, 2007.

My commission expires: 7/11/07


R. Timothy Estes

Notary Public

**EXHIBIT "A"**  
**Legal Description**

**A parcel of land located in the Northeast  $\frac{1}{4}$  of Northeast  $\frac{1}{4}$  of Section 7, Township 20 South, Range 2 West, Shelby County, Alabama, more particularly described as follows:**

**Commence at the Northeast corner of said Section 7; thence in a Westerly direction along the North line of said Section a distance of 568 feet; thence in a Southerly direction parallel to the East line of said Section, a distance of 314 feet to the Southerly right-of-way line of Oak Mountain State Park Road, said point being the point of beginning; thence continue along last describe course a distance of 999.58 feet to the South line of said  $\frac{1}{4}$  -  $\frac{1}{4}$  section; thence 94 degree(s) 35' right, in a Westerly direction, along said South line a distance of 190.67 feet; thence 85 degree(s) 26 minute(s) 30 second(s) right, in a Northerly direction a distance of 330.15 feet; thence 91 degree(s) 58 minute(s) 30 second(s) right, in an Easterly direction, a distance of 100.03 feet; thence 91 degree(s) 59 minute(s) left in a Northerly direction, a distance of 299.99 feet; thence 88 degree(s) 02 minute(s) 27 second(s) left, in a Westerly direction, a distance of 50.05 feet; thence 88 degree(s) 02 minute(s) 27 second(s) right, in a Northerly direction, a distance of 299.81 feet to the Southeasterly right-of-way line of said Oak Mountain State Park Road, said point being on a curve to the right, said curve having a central angle of 28 degree(s) 01 minute(s) 42 second(s) and a radius of 312.97 feet; thence 54 degree(s) 13 minute(s) 53 second(s), to tangent of said curve; thence along arc of said curve, in a Northeasterly direction, a distance of 153.10 feet to the point of beginning, situated in Shelby County, Alabama.**

  
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