

RE: Affidavit Changing Records in Shelby County, Alabama

20081001000387780 1/12 \$44.00
Shelby Cnty Judge of Probate, AL
10/01/2008 12:46:29PM FILED/CERT

This affidavit is a request by Timothy A. Webb that his ex-wife, Holly D. Webb, be removed from any promissory notes or mortgages they hold jointly. The Divorce Decree entered by the Shelby County (Alabama) Court on November, 2007 requires that Holly's name be removed from the existing mortgages, releasing her from all obligations under the mortgages. The two mortgages were secured through Home Capital on October 20, 2006 and are listed as Loan Number: 10150076 and Loan Number: 0480348. The loans have since been transferred to Countrywide and are the sole responsibility of Timothy A. Webb.

Corrected documents were obtained from Countrywide and are attached to this document. These documents bear the signature of Timothy A. Webb only. A copy of the mortgage transfer and the payment request is also attached. These documents bear the name of Timothy A. Webb as the sole borrower of the two mortgages.

The Divorce Decree states that Timothy A. Webb is the sole owner of the property located at 230 King Arthur Place, Alabaster, Alabama further releasing Holly D. Webb from all obligations or profits attached to the said property.

I avow that all information attached to this document is accurate to the best of my knowledge and was secured from Countrywide or their representatives.

Timothy A. Webb
Timothy A. Webb

10-1-08
Date

Jessalyn C. Chastain
Notary Public

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Apr 14, 2011
BONDED THRU NOTARY PUBLIC UNDERWRITERS

prepared by:

Timothy A. Webb



20081001000387780 2/12 \$44.00
Shelby Cnty Judge of Probate, AL
10/01/2008 12:46:29PM FILED/CERT

MIN: 1001780-2006073880-6

Loan Number: 10150076

INTEREST ONLY FIXED RATE NOTE

OCTOBER 20, 2006
[Date]

ALABASTER
[City]

ALABAMA
[State]

230 KING ARTHUR PLACE, ALABASTER, ALABAMA 35007
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 111,200.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is HOME CAPITAL INC., A GEORGIA CORPORATION

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 6.750 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS**(A) Time and Place of**

I will make a payment every month. This payment will be for interest only for the first 120 months, and then will consist of principal and interest.

I will make my monthly payment on the 1st day of each month beginning on DECEMBER 1, 2006. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date, and if the payment includes both principal and interest it will be applied to interest before Principal. If, on NOVEMBER 1, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 9000 CENTRAL PARK WEST, SUITE 500, ATLANTA, GEORGIA 30328

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 625.50 for the first 120 months of this Note, and thereafter will be in the amount of U.S. \$ 845.52. The Note Holder will notify me prior to the date of change in monthly payment.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a prepayment if I have not made all the monthly payments due under the Note.

I may make a full prepayment or partial prepayments without paying a prepayment charge. The Note Holder will use my prepayments to reduce the amount of principal that I owe under this Note. However, the Note Holder may apply my prepayment to the accrued and unpaid interest on the prepayment amount, before applying my prepayment to reduce the principal amount of the Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes. However, if the partial prepayment is made during the period when my monthly payments consist only of interest, the amount of the monthly payment will decrease for the remainder of the term when my payments consist only of interest as well as during the time that my payments consist of principal and interest. If the partial prepayment is made during the period when my payments consist of principal and interest, the amount of my monthly payment will not decrease; however, the principal and the interest required under this Note will be paid prior to the Maturity Date.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.



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6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

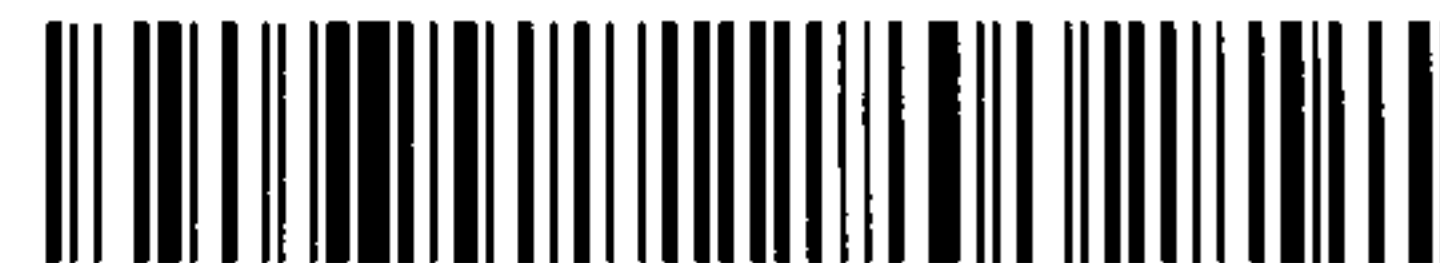
I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.


If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.



20081001000387780 4/12 \$44.00
Shelby Cnty Judge of Probate, AL
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CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT
BEFORE YOU SIGN IT. (ALA CODE 5-19-6)

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)
TIMOTHY A. WEBB -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

[Sign Original Only]

SETTLEMENT STATEMENT

U. S. Department of Housing and Urban Development

NETCO, Inc.

B. Type of Loan 1. ☐ FHA 2. ☐ FmHA 3. ☒ Conv. Uninsured 4. ☐ VA 5. ☐ Conv. Insured
File Number: ALA529590 Loan Number: 10150076 8. Mortgage Ins. Case No.:

C. NOTE: This form is furnished to give you a statement of actual settlement cost. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for information purposes and are not included in the totals.

D. Name and Address of Borrower

TIMOTHY A WEBB

E. Name, Address, Tax ID of Seller

F. Name and Address of Lender

HOME CAPITAL, INC
9000 CENTRAL PARK WEST, STE 500
ATLANTA, GA 30328

230 KING ARTHUR PLACE
ALABASTER, AL 35007

G. Property Location

230 KING ARTHUR PLACE
ALABASTER, AL 35007

H. Settlement Agent Name and Tax ID Number

NETCO, Inc., Birmingham
(205) 978-1815
20-1344675

I. Closing Date: 10/20/2006

Disbursement Date: 10/26/2006

Place of Settlement

100 CENTURY PARK SOUTH SUITE 102
HOOVER, AL 35226



20081001000387780 5/12 \$44.00
Shelby Cnty Judge of Probate, AL
10/01/2008 12:46:29PM FILED/CERT

J. Summary of Borrower's Transaction

100. Gross amount Due From Borrower

101. Contract Sales Price	
102. Personal Property	
103. Settlement Charges - Borrower (Line 1400)	\$6,724.79
104. ABN AMRO	\$113,403.08
104a.	
104b.	
105.	
105a. Addendum Total	\$0.00

Adjustments for Items Paid By Seller In Advance

107. County Taxes -	
108. Assessments -	
109. -	
110.	
120. Gross amount Due From Borrower	\$120,127.87

200. Amounts Paid By Or In Behalf Of Borrower

201. Deposit or Earnest Money held by	
202. PRINCIPAL AMOUNT-NEW LOAN	\$111,200.00
202a. Second Principal Loan Amount	
203. Existing loan(s) taken subject to	
204. FUNDS FROM ALA529590	\$8,927.87
205.	
206.	
207. CREDIT FROM LENDER	
208. CREDIT FROM BROKER	

Adjustments for Items Unpaid by Seller

211. County Taxes -	
212. Assessments -	
213. -	
214.	
214a.	
215.	
220. Total Paid By/For Borrower	\$120,127.87

300. Cash At Settlement From/To Borrower

301. Gross Amt Due From Borrower (line 120)	\$120,127.87
302. Less Amts Paid by/for Borrower (line 220)	\$120,127.87
303. Cash From: To: X Borrower	\$0.00

K. Summary of Seller's Transaction

400. Gross Amount Due To Seller

401. Contract Sales Price	
402. Personal Property	
403.	
404.	
405.	

Adjustments for Items Paid By Seller In Advance

407. County Taxes -	
408. Assessments -	
409. -	
410.	

420. Gross Amount Due To Seller	\$0.00
---------------------------------	--------

500. Reductions in Amount Due to Seller

501. Excess deposit	
502. Settlement charges to seller (line 1400)	\$0.00
503. Existing loan(s) taken subject to	
504. Payoff to	
505. Payoff to	
506.	
507.	
508.	
509.	

Adjustments for Items Unpaid by Seller

511. County Taxes -	\$0.00
512. Assessments -	
513. -	
514.	
514a.	
515.	

520. Total Reduction in Amount Due Seller	\$0.00
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600. Cash At Settlement From/To Seller

601. Gross Amt Due To Seller (line 420)	\$0.00
602. Less Reductions in Amount Due Seller	\$0.00
603. Cash From: To: X Seller	\$0.00

This file is underwritten by Stewart Title Guaranty Company.

L SETTLEMENT CHARGES

NETCO, Inc.

File No. ALA529590

		Borrower's Funds at Settlement	Seller's Funds at Settlement
700	SALES/BROKER'S COMMISSION Based on price of \$		
701	Division of commission to %		
702	(line 700) as follows to %		
703	Commission Paid at Settlement		\$11.00
704			
800	ITEMS PAYABLE IN CONNECTION WITH LOAN		
801	Loan Origination Fee 1% to HOME CAPITAL, INC.	\$1,112.00	
802	Loan Discount 1% to HOME CAPITAL, INC.	\$1,112.00	
803	Appraisal Fee to GLENN'S QUALITY APPRAISAL SERVICES (POCXBWR \$375.00)		
804	Credit Report		
805	Lender's Inspection Fee		
806	Mortgage Insurance Application Fee		
807	Credit Report		
808			
809	Document Preparation		
810	Underwriting Fee to HOME CAPITAL, INC.	\$475.00	
811	Courier & Handling Fee		
812	Tax Service Fee to HOME CAPITAL, INC.	\$70.00	
813	PROCESSING to HOME CAPITAL, INC.	\$375.00	
814	FUNDING to HOME CAPITAL, INC.	\$275.00	
815	ADMINISTRATION to HOME CAPITAL, INC.	\$225.00	
816	APPLICATION FEE to HOME CAPITAL, INC. (POCXBWR \$75.00)		
817			
818			
819			
820			
900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901	Interest from 10/26/2006 to 11/1/2006 @ \$20.5644/day	\$123.39	
902	Mortgage Insurance Premium		
903	Hazard Insurance Premium to STATE FARM	\$583.00	
904	2006 PROPERTY TAXES to SHELBY COUNTY TAX COLLECTOR	\$637.24	
1000	RESERVES DEPOSITED WITH LENDER		
1001	Hazard Insurance Premium to 2 MO @ \$48.58 PER MO	\$97.16	
1002	Mortgage Insurance Premium	\$0.00	
1004	County Property Taxes to 2 MO @ \$53.10 PER MO.	\$106.20	
1006		\$0.00	
1007		\$0.00	
1008		\$0.00	
1009	Aggregate Adjustment		
1100	TITLE CHARGES		
1101	Settlement or Closing Fee to NETCO, INC.	\$400.00	
1102	Abstractor / Title Search to NETCO, INC.	\$250.00	
1103	Title Examination to NETCO, INC.	\$200.00	
1105	Document Preparation		
1107	Attorney Fee		
1108	Title Insurance to NETCO, INC.	\$274.00	
1109	Lender's Coverage \$111,200.00		
1110	Owner's Coverage		
1111	Letter Report		
1112	Endorsements 8 1, 9 to NETCO, INC.	\$100.00	
1113			
1114			
1115	COURIER & HANDLING FEE		
1116			
1117			
1118			
1119			
1120			
1121			
1122			
1123			
1124			
1200	GOVERNMENT RECORDING AND TRANSFER CHARGES		
1201	Recording Fees & Services to NETCO, INC.	\$67.00	
1202	City/County Tax Stamp		
1203	State Tax Stamp to JUDGE OF PROBATE	\$166.89	
1204	DEED TAX to JUDGE OF PROBATE	\$1.00	
1205			
1206			
1300	ADDITIONAL SETTLEMENT CHARGES		
1301	Survey		
1302	Pest Inspection		
1303			
1304	CLOLENDINGTREE to LENDING TREE (POCXLDOR \$400.00)		
1305			
1306	DEED PREP to JAMES D. BROOKS	\$75.00	
1307			
1308			
1309			
1310			
1400	TOTAL SETTLEMENT CHARGES (entered on line 103, Section J and line 302, Section L)	\$6,724.79	\$0.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrowers

Sellers

TIMOTHY A. WEBB

This HUD-1 Settlement Statement is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Date 10/20/2006

Settlement Agent

NETCO, Inc. By


WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U. S. Code Section 1010

NETCO, INC.
ADDENDUM TO HUD-1 SETTLEMENT STATEMENT

TIMOTHY A WEBB

230 KING ARTHUR PLACE
ALABASTER, AL 35007

Closing Date: 10/20/2006
Disbursement Date: 10/26/2006
File No.: ALA529590


20081001000387780 7/12 \$44.00
Shelby Cnty Judge of Probate, AL
10/01/2008 12:46:29PM FILED/CERT

We hereby acknowledge that this is a continuation from the HUD-1 Settlement Statement prepared for the mortgage we are taking out with HOME CAPITAL, INC on Friday, October 20, 2006.


TIMOTHY A WEBB

SETTLEMENT STATEMENT

U. S. Department of Housing and Urban Development

NETCO, Inc.

B. Type of Loan 1. ☐ FHIA 2. ☐ FmHA 3. ☒ Conv. Uninsured 4. ☐ VA 5. ☐ Conv. Insured
File Number: ALA529590-1 Loan Number: 0480348 8. Mortgage Ins. Case No.:

C. NOTE: This form is furnished to give you a statement of actual settlement cost. Amounts paid to and by the settlement agent are shown. Items marked "POC" were paid outside the closing; they are shown here for information purposes and are not included in the totals.

D. Name and Address of Borrower

TIMOTHY A WEBB

E. Name, Address, Tax ID of Seller

F. Name and Address of Lender

HOME CAPITAL, INC
9080 CENTRAL PARK WEST, STE 500
ATLANTA, GA 30328

230 KING ARTHUR PLACE
ALABASTER, AL 35807

G. Property Location

230 KING ARTHUR PLACE
ALABASTER, AL 35007

H. Settlement Agent Name and Tax ID Number

NETCO, Inc., Birmingham
(205) 978-1815
20-1344675

Place of Settlement

100 CENTURY PARK SOUTH SUITE 102
HOOVER, AL 35226

I. Closing Date: 10/20/2006

Disbursement Date: 10/26/2006

20081001000387780 8/12 \$44.00
Shelby Cnty Judge of Probate, AL
10/01/2008 12:46:29PM FILED/CERT

J. Summary of Borrower's Transaction

100. Gross amount Due From Borrower

101. Contract Sales Price	
102. Personal Property	
103. Settlement Charges - Borrower (Line 1400)	\$1,428.11
104. PEOPLES BANK AND TRUST	\$16,295.23
104a. NETCO	\$8,927.87
104b.	
105.	
105a. Addendum Total	\$0.00

Adjustments for Items Paid By Seller In Advance

107. County Taxes -	
108. Assessments -	
109.	
110.	
120. Gross amount Due From Borrower	\$26,651.21

K. Summary of Seller's Transaction

400. Gross Amount Due To Seller

401. Contract Sales Price	
402. Personal Property	
403.	
404.	
405.	
407. County Taxes -	
408. Assessments -	
409.	
410.	
420. Gross Amount Due To Seller	\$0.00

200. Amounts Paid By Or In Behalf Of Borrower

201. Deposit or Earnest Money held by	
202. PRINCIPAL AMOUNT-NEW LOAN	\$27,800.00
202a. Second Principal Loan Amount	
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207. CREDIT FROM LENDER	
208. CREDIT FROM BROKER	
211. County Taxes -	
212. Assessments -	
213.	
214.	
214a.	
215.	
220. Total Paid By/For Borrower	\$27,800.00

Adjustments for Items Unpaid by Seller

211. County Taxes -	
212. Assessments -	
213.	
214.	
214a.	
215.	
220. Total Paid By/For Borrower	\$27,800.00

500. Reductions in Amount Due to Seller

501. Excess deposit	
502. Settlement charges to seller (line 1400)	\$0.00
503. Existing loan(s) taken subject to	
504. Payoff to	
505. Payoff to	
506.	
507.	
508.	
509.	
511. County Taxes -	\$0.00
512. Assessments -	
513.	
514.	
514a.	
515.	
520. Total Reduction in Amount Due Seller	\$0.00

Adjustments for Items Unpaid by Seller

511. County Taxes -	\$0.00
512. Assessments -	
513.	
514.	
514a.	
515.	
520. Total Reduction in Amount Due Seller	\$0.00

300. Cash At Settlement From/To Borrower

301. Gross Amt Due From Borrower (line 120)	\$26,651.21
302. Less Amts Paid by/for Borrower (line 220)	\$27,800.00
303. Cash From: To: X Borrower	\$1,148.79

600. Cash At Settlement From/To Seller

601. Gross Amt Due To Seller (line 420)	\$0.00
602. Less Reductions in Amount Due Seller	\$0.00
603. Cash From: To: X Seller	\$0.00

This file is underwritten by Stewart Title Guaranty Company.

L. SETTLEMENT CHARGES

NETCO, Inc.

File No. ALA529590-1

	Borrower's Funds at Settlement	Seller's Funds at Settlement
700. SALES/BROKER'S COMMISSION Based on price @ % =		
701. Division of commission to @ %		
702. (line 700) as follows: to @ %		\$0.00
703. Commission Paid at Settlement		
704.		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		
801. Loan Origination Fee 0.75% to HOME CAPITAL, INC.	\$208.50	
802. Loan Discount 0.75% to HOME CAPITAL, INC.	\$208.50	
803. Appraisal Fee		
804. Credit Report		
805. Lender's Inspection Fee		
806. Mortgage Insurance Application Fee		
807. Credit Report		
808.		
809. Document Preparation to HOME CAPITAL, INC.	\$100.00	
810. Underwriting Fee to HOME CAPITAL, INC.	\$250.00	
811. Courier & Handling Fee		
812. Tax Service Fee		
813. PROCESSING to HOME CAPITAL, INC.	\$250.00	
814.		
815.		
816.		
817.		
818.		
819.		
820.		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901. Interest from 10/26/2006 to 11/1/2006 @ \$7.2356/day	\$43.41	
902. Mortgage Insurance Premium		
903. Hazard Insurance Premium		
904.		
1000. RESERVES DEPOSITED WITH LENDER		
1001. Hazard Insurance Premium	\$0.00	
1002. Mortgage Insurance Premium	\$0.00	
1004. County Property Taxes	\$0.00	
1006.	\$0.00	
1007.	\$0.00	
1008.	\$0.00	
1009. Appropriate Adjustment		
1100. TITLE CHARGES		
1101. Settlement or Closing Fee to NETCO, INC.	\$100.00	
1102. Abstractor / Title Search		
1103. Title Examination		
1105. Document Preparation		
1107. Attorney Fee		
1108. Title Insurance to NETCO, INC.	\$100.00	
1109. Lender's Coverage \$27,800.00		
1110. Owner's Coverage		
1111. Letter Report		
1112. Endorsements 8 & 9 to NETCO, INC.	\$100.00	
1113.		
1114.		
1115. COURIER & HANDLING FEE		
1116.		
1117.		
1118.		
1119.		
1120.		
1121.		
1122.		
1123.		
1124.		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES		
1201. Recording Fees & Services to NETCO, INC.	\$26.00	
1202. City/County Tax/Stamp	\$41.70	
1203. State Tax/Stamp to JUDGE OF PROBATE		
1204.		
1205.		
1206.		
1300. ADDITIONAL SETTLEMENT CHARGES		
1301. Survey		
1302. Pest Inspection		
1303.		
1304. CLOLENDING TREE to LENDING TREE (POCKLDR \$250.00)		
1305.		
1306.		
1307.		
1308.		
1309.		
1310.		
1400. TOTAL SETTLEMENT CHARGES (entered on line 103, Section J and line 502, Section K)	\$1,428.11	\$0.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrowers

TIMOTHY A WEBB

Sellers



20081001000387780 9/12 \$44.00
Shelby Cnty Judge of Probate, AL
10/01/2008 12:46:29PM FILED/CERT

This HUD-1 Settlement Statement is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Date: 10/20/2006

Settlement Agent:

NETCO, Inc. By:

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U. S. Code Section 1010

NETCO, INC.
ADDENDUM TO HUD-1 SETTLEMENT STATEMENT

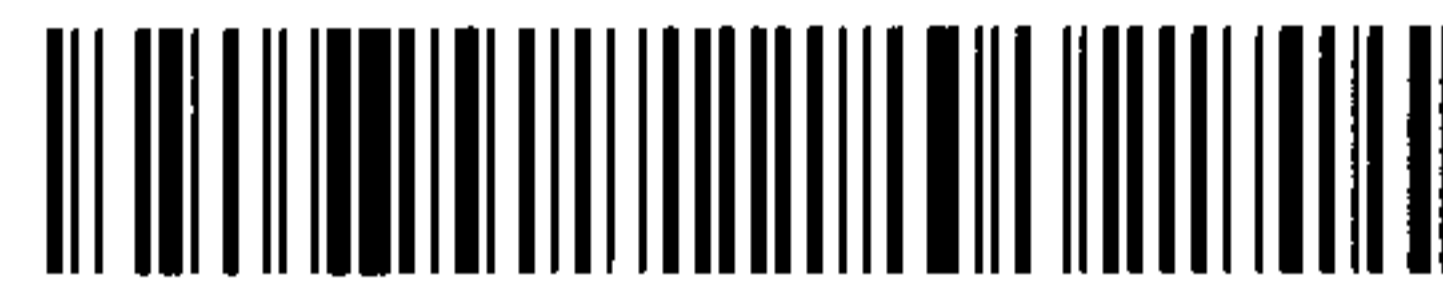
TIMOTHY A WEBB

230 KING ARTHUR PLACE
ALABASTER, AL 35007

Closing Date: 10/20/2006
Disbursement Date: 10/26/2006
File No.: ALA529590-1

We hereby acknowledge that this is a continuation from the HUD-1 Settlement Statement prepared for the mortgage we are taking out with HOME CAPITAL, INC on Friday, October 20, 2006.


TIMOTHY A WEBB



20081001000387780 10/12 \$44.00
Shelby Cnty Judge of Probate, AL
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**Settlement
Statement
Optional Form for
Transactions without
Sellers**

U.S. Department of Housing
and Urban Development

PRELIMINARY HUD-1A

NETCO, Inc.

OMB Approval No. 2502-0491

Name & Address of Borrower: WEBB 230 KING ARTHUR PLACE ALABASTER, AL 36007		Name & Address of Lender: HOMECAPITALGA 8000 CENTRAL PARK WEST, STE 800 ATLANTA, GA 30328	
Property Location: 230 KING ARTHUR PLACE ALABASTER, AL 36007		Settlement Agent: Netco, Inc. 30-3000006	
Loan #: 10150078 File #: 01529500		Place of Settlement:	
L. SETTLEMENT CHARGES		Settlement Date: Disbursement Date	
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		II. Disbursements to Others	
		1501.	
801. Loan origination fee %		1502.	
802. Loan Discount		1503.	
803. Appraisal fee		1504.	
804. Credit report		1505.	
805. Lender's Inspection Fee		1506.	
806. Mortgage Insurance Application Fee		1507.	
807. Assumption Fee		1508.	
808.		1509.	
809. Document Preparation		1510.	
810. Underwriting Fee		1511.	
811. Courier and Handling Fee		1512.	
812. Tax Service Fee		1513.	
813.		1514.	
814.		1515.	
815.		1516.	
816.		1517.	
817.		1518.	
818.		1519.	
819.		1520.	
820.		1521.	
820. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		1522.	
901. Interest from to @ per day		1523.	
902. Mortgage Insurance Premium		1524.	
903. Hazard Insurance premium		1525.	
		1526.	
1000. RESERVES DEPOSITED WITH LENDER		1527.	
1001. Hazard Insurance premium		1528.	
1002. Mortgage Insurance premium		1529.	
1004. County Property Taxes		1530.	
1005.		1531.	
1037.		1532. Addendum Total	
1008		\$0.00	
1008. Acceptor's Adjustment			
1100. TITLE CHARGES			
1101. Settlement or Closing Fee		\$400.00	



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1102. Abstractor Title Search	\$450.00		
1103. Title Examination			
1105. Document Preparation			
1107. Attorney Fee			
1108. Title Insurance	\$274.00		
1109. Lender's Coverage			
1111. Letter Report			
1112. Comprehensive	\$80.00		
1113.			
1114.			
1115.		1540. Total Disbursed (Enter On Line 1603)	\$0.00
1116.		N. Net Settlement	
1117.		1600. Net Loan Amount	\$111,200.00
1118.		1601. Plus Cash / Check from Borrower	
1119.		1602. Minus Settlement Charges (Line 1400)	\$1,628.60
1120.		1603. Minus Disbursement to Others (Line 1540)	\$0.00
1121.			
1122.		1604. Equals Disbursement to Borrower	\$109,571.20
1123.		(After expiration of any applicable rescission period required by law.)	
1124.			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES		PRELIMINARY 53803	
1201. Recording Fees & Services	\$189.00	HUD-1A	
1202. City/County Tax Stamp			
1203. State Tax Stamp			
1204. Alabama Mortgage Registration Fee	\$100.60		
1205.			
1206.			
1300. ADDITIONAL SETTLEMENT CHARGES		Borrower Signature	
1301.			
1302.			
1303.			
1304.			
1305.			
1306.			
1307.			
1308.			
1309.			
1310.			
1400. TOTAL SETTLEMENT CHARGES	\$1,628.60		

This HUD-1A Settlement Statement is a true and accurate account of the transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent:

Date:

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