



20100505000139630 1/4 \$20.00
Shelby Cnty Judge of Probate, AL
05/05/2010 12:55:57 PM FILED/CERT

~~Return To:~~

BANK OF AMERICA, N.A.
ReconTrust Co./TX2-979-01-07
P.O. Box 619003
Dallas, TX 75261-9003

Prepared By:

LAUREN VARLEY
BANK OF AMERICA, N.A.

1295 W. WASHINGTON, #108
TEMPE
AZ 85281

AFFIXATION AFFIDAVIT MANUFACTURED HOME

00021811287203010

[Doc ID #]

THE STATE OF ALABAMA
COUNTY OF SHELBY

Section: _____
Block: _____

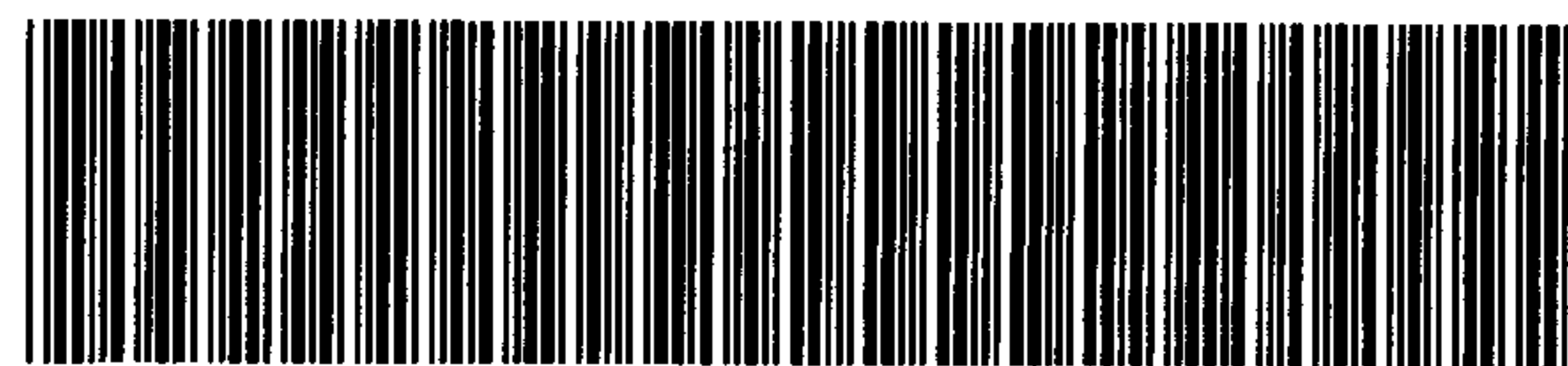
Lot: _____
Unit: _____

Manufactured Home Affixation Affidavit
1E227-XX (03/07).03(d/i)

Page 1 of 4



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 SEGO
41951895

AL

FIRST AMERICAN ELS
AFFIDAVIT



DOC ID #: 00021811287203010

BEFORE ME, the undersigned authority, on this day personally appeared
James M. SEGO, *husband &*
Patricia SEGO *wife*

("Borrower"), known to me to be the person(s) whose name(s) is/are subscribed below, and who, being by me first duly sworn, did each on his or her oath state as follows:

1. The manufactured home located on the following described property located 17807 HIGHWAY 55, STERRETT, AL 35147-9600 in SHELBY County, ("Property Address") is permanently affixed to a foundation, is made a part of the land and will assume the characteristics of site-built housing.

2. The manufactured home is described as follows:

USED SOUTHERN LIFE PLATINUMS
New/Used Manufacturer's Name Manufacturer's Name and Model No.

DSEAL1141AB 60x31 Attach Legal Description
Manufacturer's Serial No. Length/Width

3. The wheels, axles, towbar or hitch were removed when the manufactured home was placed and anchored on its permanent foundation, and the manufactured home was constructed in accordance with applicable state and local building codes and manufacturer's specifications in a manner sufficient to validate any applicable manufacturer's warranty.
4. All foundations, both perimeter and piers, for the manufactured home have footings that are located below the frost line and the foundation system for the manufactured home was designed by an engineer to meet the soil conditions of the Property Address.
5. If piers are used for the manufactured home, they have been provided.
6. If state law so requires, anchors for the manufactured home have been provided.
7. The foundation system of the manufactured home meets applicable state installation requirements and all permits required by governmental authorities have been obtained.
8. The manufactured home is permanently connected to appropriate residential utilities such as electricity, water, sewer and natural gas.
9. The financing transaction is intended to create a first lien in favor of Lender. No other lien or financing affects the manufactured home, other than those disclosed in writing to Lender.
10. The manufactured home was built in compliance with the federal Manufactured Home Construction and Safety Standards Act.
11. The undersigned acknowledge his or her intent that the manufactured home will be an immovable fixture, a permanent improvement to the land and a part of the real property securing the Security Instrument.
12. The manufactured home will be assessed and taxed by the applicable taxing jurisdiction as real estate.

WHEN RECORDED, RETURN TO:
EQUITY LOAN SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING - TEAM 1
Accommodation Recording Per Client Request

DOC ID #: 00021811287204010

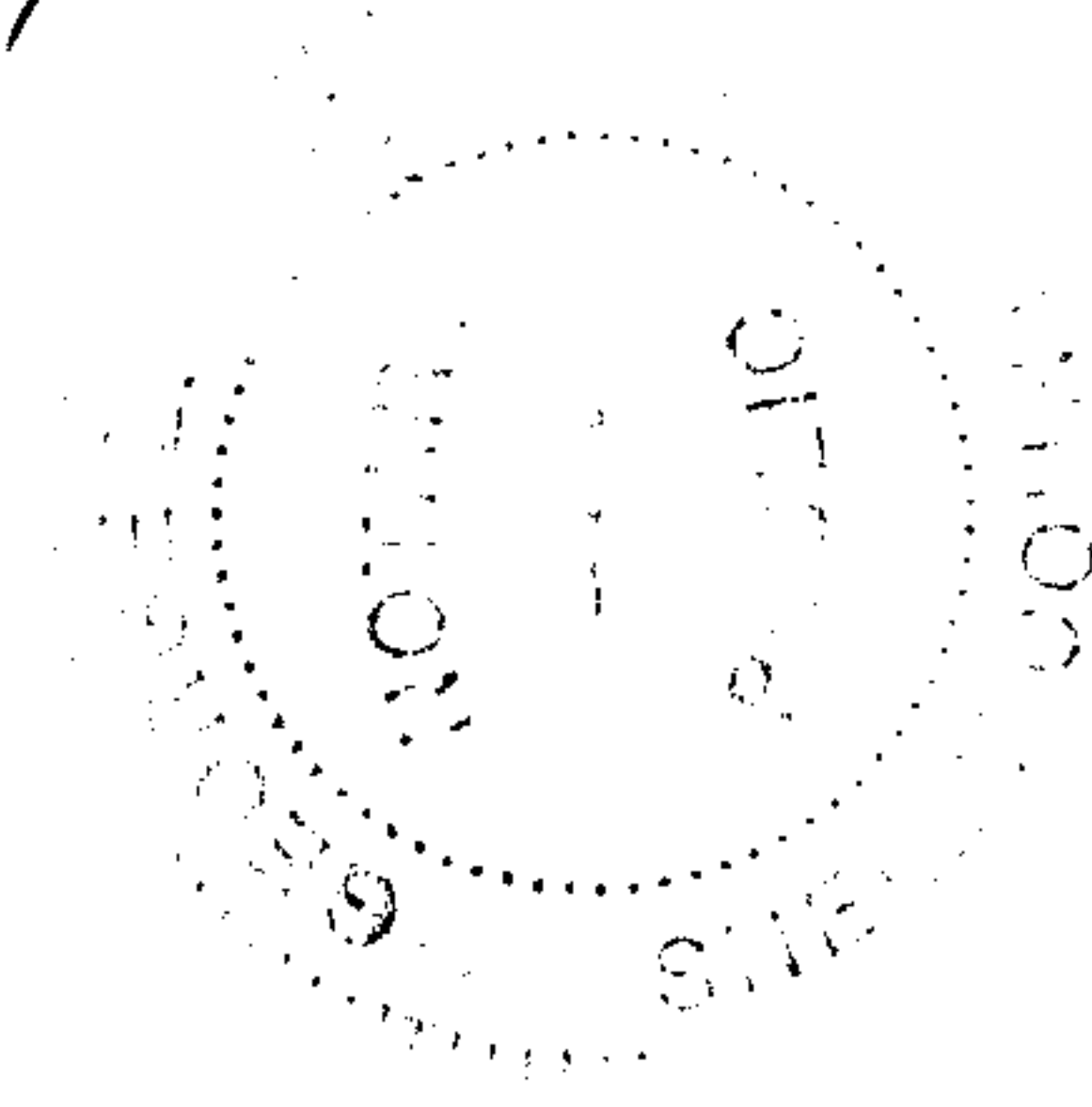
13. The borrower is the owner of the land and any conveyance or financing of the manufactured home and the land shall be a single real estate transaction under applicable state law.

Borrower(s) certifies that Borrower(s) is in receipt of (a) the manufacturer's recommended carpet maintenance program (if required by Lender), (b) any manufacturer's warranties that are still in effect and cover the heating/cooling systems, water heater, range, etc., and (c) the formaldehyde health notice. This affidavit is being executed pursuant to applicable state law.

_____ Witness	_____ Witness
<u>James M. Segó</u> JAMES M. SEGO 17807 HIGHWAY 55, STERRETT, AL 35147-9600	<u>4-1-10</u> Borrower Date
<u>Patricia Segó</u> PATRICIA SEGO 17807 HIGHWAY 55 NORTH, STERRETT, AL 35147	<u>4-1-10</u> Borrower Date
_____	Borrower Date
_____	Borrower Date

State of ALABAMA
County of SHELBY
Subscribed and sworn to (or affirmed) before me on this 1st day of APRIL, 2010,
by * JAMES M. SEGO AND PATRICIA SEGO personally known to me or proved to
me on the basis of satisfactory evidence to be the person(s) who appeared before me.
* Husband & Wife

George R. Clay
George L. Clay Notary Public



[Acknowledgment on Following Page]

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LENDER ACKNOWLEDGMENT

Lender's Statement of Intent:

The undersigned Lender intends that the manufactured home be an immovable fixture and a permanent improvement to the land.

LENDER:

By:

Its: AVP fulfillment team leader

State of Arizona §
State of _____ §

County of Maricopa, Tempe (city or town), §

This instrument was acknowledged before me on 3.25.2010 [date],

by Andrew Hutchison [name of agent],

AVP fulfillment team leader [title of agent] of

Bank of America [name of entity acknowledging],

all Nat'l Banking Assoc [state and type of entity], on behalf of _____

Bank of America N.A. [name of entity acknowledging].

(Seal)



SHELLY LEDBETTER
Notary Public - Arizona
Maricopa County
Expires 10/31/2010

Shelly Ledbetter
Signature of Notarial Officer
Notary Public
Title of Notarial Officer
My commission expires: 10/31/2010