



ALABAMA DEPARTMENT OF REVENUE
MOTOR VEHICLE DIVISION
TITLE SECTION

MVT 5-39E
(REV 01/2010)

Notice of Cancellation of a
Certificate of Origin or Alabama Title For a
Manufactured Home Classified as Real Property

DOCUMENT CONTROL #: DCN000003852 DATE: 10/25/2011

MANUFACTURED HOME INFORMATION					
VEHICLE IDENTIFICATION NUMBER	YEAR MODEL	MAKE	MODEL	BODY TYPE	CURRENT ALABAMA TITLE NO.
16286A	1991	SOUTHER	SOUTHERN HOS	MH	44866553
NEW	USED	DATE OF PURCHASE (M/D/Y)		COLOR	
	<input checked="" type="checkbox"/>	03/01/2011		White	

Owner(s) MIDFIRST BANK

Address 508 LAUREL CREEK DR

City LEEDS State AL Zip Code 35094

I (We) hereby certify that the above referenced manufactured home has been permanently affixed and recorded as real property and that the attached manufacturer's certificate of origin, Alabama title, or surety bond is being surrendered pursuant to Section 32-20-20, *Code of Alabama 1975*, for the issuance or a certificate of cancellation.

[Signature]
Owner's Signature

MARIA CAPELLA
Owner's Printed Name

11/12/2011
Date

Owner's Signature

Owner's Printed Name

Date

I hereby attest that the above referenced manufactured home has been recorded as being permanently affixed and recorded as real property in the county of Shelby

[Signature]
Judge of Probate (authorized signature required)

12/8/11
Date

A certified copy of the title history (including any cancellation) may be obtained by submitting a Request for Motor Vehicle Records (form MV-DPPA1) and the required fee. The record request form can be accessed through the Department web site at <http://www.revenue.alabama.gov/motorvehicle/mvforms/MVDPPA1.pdf>.

Note: This form must be submitted to a Designated Agent within 90 days of the notice date.

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STATE OF
ALABAMA
DEPARTMENT OF REVENUE

CERTIFICATE OF TITLE FOR A VEHICLE

TITLE NO.
44886553

VEHICLE IDENTIFICATION NUMBER
16286A

TRANS. CODE
O-1

DATE ISSUED
10/20/2011

YR. MODEL
1991

MAKE
SOUTHER

MODEL
SOUTHERN HQS

BODY TYPE
MH

PREV AL TITLE NO.

CYL NEW USED DEMO
00 XX

PURCHASE DATE
03/01/2011

NO. LIENS
0

COLOR
WHI

ODOMETER
EXEMPT

NAME(S) AND MAILING ADDRESS OF OWNER(S)

MIDFIRST BANK
508 LAUREL CREEK DR
LEEDS AL 35094

3.063 / 1.827

SIROTE & PERMUTT, P.C. ATTN: TAYLOR BANK
2311 HIGHLAND AVENUE SOUTH
BIRMINGHAM AL 35205-2972

RESIDENT ADDRESS IF DIFFERENT

LEGEND(S) THIS TITLE SECURED UNDER A THREE YEAR SURETY
BOND

1ST LIENHOLDER'S NAME, ADDRESS AND LIEN DATE

2ND LIENHOLDER'S NAME, ADDRESS AND LIEN DATE

RELEASE OF LIEN
The holder of lien on the vehicle described
in this Certificate does hereby state that the
lien described in said Certificate of Title is
released and discharged.

First Lienholder

By Signature of Authorized Agent

Date

Second Lienholder

By Signature of Authorized Agent

Date

This certificate serves as an official document of the Department of Revenue and prima facie evidence that an application for certificate of title has been made for the vehicle described herein, pursuant to the provisions of the Motor Vehicle laws of this state, and the applicant named on the face hereof has been duly recorded as the lawful owner of the vehicle so described. Further, the said vehicle is subject to the security interest by lien(s) shown hereon, if any. But, said described vehicle may be subject to a mechanic's lien or a lien given by statute to the United States, this State or any political subdivision of this State or other encumbrances not required to be filed with this Department.

CONTROL NUMBER

40528651

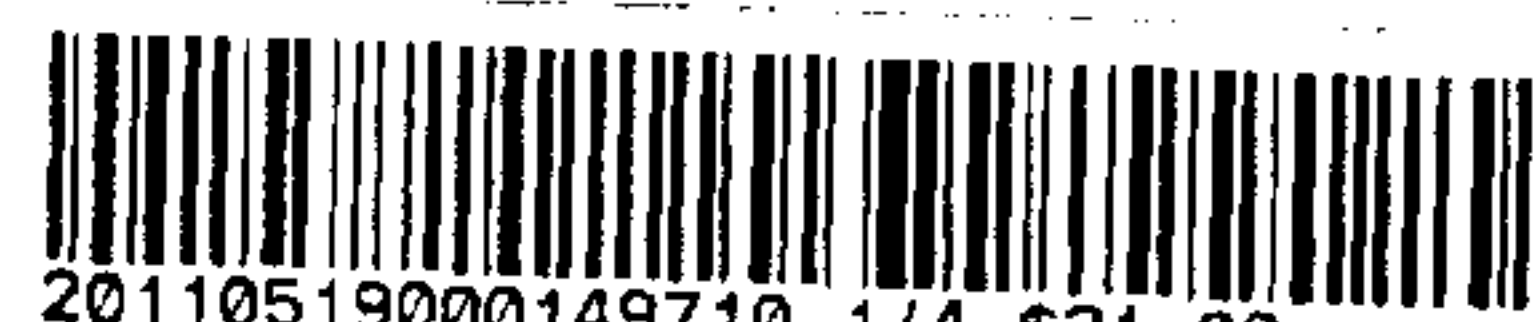
KEEP IN A SAFE PLACE — ANY ALTERATION OR ERASURE VOIDS THIS TITLE

HOLD TO LIGHT TO VIEW WATERMARK

HOLD TO LIGHT TO VIEW WATERMARK



20111208000370720 2/13 \$48.00
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20110519000149710 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
05/19/2011 11:06:11 AM FILED/CERT

Drafted by and return to:
Maria Carrillo
First American Title
1860 Compton Ave.
Corona, CA 92881
Order # 5428639

AFFIXATION AFFIDAVIT REGARDING MANUFACTURED HOME


Date of Document: May 17, 2011

Grantor: Gloria Nelson

Grantee: Gloria Nelson

Legal Description: See page 4

Reference Book and Page: N/A


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AFFIXATION AFFIDAVIT REGARDING MANUFACTURED HOME

THE STATE OF ALABAMA)

COUNTY OF ~~Jefferson~~ ^{GN.} Shelby

BEFORE ME, the undersigned authority, on this day personally appeared Gloria Nelson, 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:

[Description of manufactured home]

Used	Year	Manufacturer's Name	Model Name and Model No.	Manufacturer's Serial No.	Length&Width
		1996 Southern Hospitality Homes	AC16286A & AC16286B		

[Location of manufactured home]

Street or Route	City	County	State	Zip Code
508 Laurel Creek Dr.	Leeds	Jefferson	AL	35094

1. The manufactured home described above, located at the above-referenced address, is permanently affixed to a foundation and has or will assume the characteristic of site-built housing.
2. The wheels, axles, tow-bar or hitch were removed when said manufactured home was placed on the permanent site.
3. All foundations, both perimeter and piers for said manufactured home, have footings that are located below the frost line.
4. If piers are used for said manufactured home, they will be placed where said home manufacturer recommends.
5. If state law so requires, anchors for said manufactured home have been provided.
6. The manufactured home is permanently connected to a septic tank or sewage system and other utilities such as electricity, water and natural gas.
7. No other lien or financing affects said manufactured home, other than those disclosed in writing to all parties involved in the subject transaction including the title company issuing the manufactured home endorsement.

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8. Said manufactured home has been built under the Federal Manufactured Home Construction and Safety Standards that were established June 15, 1976.
9. The foundation system of the manufactured home has been designed by an engineer to meet the soil conditions of the site.
10. The manufactured home is assessed and taxed as an improvement to the real property.
11. All permits required by governmental authorities have been obtained.

IN WITNESS WHEREOF, Gloria Nelson, executed this
Affidavit in my presence on the 31st day of March, 2011.

SIGN: Gloria Nelson
Gloria Nelson OWNER

SIGN: _____
OWNER

STATE OF ALABAMA)
COUNTY OF Jefferson Shelby GN.

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Gloria Nelson, whose name as Owner is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that being informed of the contents of said Affidavit, he executed the same voluntarily for and as the act of said corporation.

Given under my hand this 31st day of March, 2011.

[NOTARIAL SEAL]

Kimberly A. Crawford
Notary Public Kimberly A. Crawford, Alabama State at Large
My Commission Expires: _____ My Commission Expires May 25, 2016

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LEGAL DESCRIPTION

COMMENCE AT THE SW CORNER OF THE SW $\frac{1}{4}$ OF THE NE $\frac{1}{4}$ OF SECTION 8, TOWNSHIP 18 SOUTH, RANGE 1 EAST AND RUN NORTH ALONG THE WEST LIKE OF SAID $\frac{1}{4}$ - $\frac{1}{4}$ SECTION, 372.0; THENCE 90 DEG RIGHT AND RUN 325' TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG LAST DESCRIBED COURSE 208.71'; THENCE RIGHT 90 DEG AND RUN 208.71'; THENCE RIGHT 90 DEG AND RUN 208.71'; THENCE RIGHT 90 DEG AND RUN 208.71' TO THE POINT OF BEGINNING. CONTAINING 1 ACRE \pm , AND SITUATED IN SHELBY COUNTY, ALABAMA.

1996 SOUTHERN HOSPITALITY MOBILE HOME | SERIAL NO. AC16286AB



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GMAC (sold)
601756584

20070301000092760 1/7 \$191.00
Shelby Cnty Judge of Probate, AL
03/01/2007 12:22:48PM FILED/CERT

AFTER RECORDED RETURN TO:

Southwest Funding, L.P.
ATTN: Closing Dept.
8848 Greenville Avenue
Dallas, TX 75243

[Space Above This Line For Recording Data]

MORTGAGE

Loan No. 0000012242
MIN No. 1002460-0000012242-6

FHA CASE NO.
011-557509-703

THIS MORTGAGE ("Security Instrument") is given on February 23, 2007. The grantor is **GLORIA P NELSON**, a single woman ("Borrower"). This Security Instrument is given to **Mortgage Electronic Registration Systems, Inc. ("MERS")**, (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as beneficiary. MERS is organized and existing under the laws of **Delaware**, and has an address and telephone number of **P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS**. **Southwest Funding, L.P. ("Lender")** is organized and existing under the laws of the **State of Texas** and has an address of **8848 Greenville Avenue, Dallas, TX 75243**. Borrower owes Lender the principal sum of **One Hundred Seven Thousand Nine Hundred Ninety-Six Dollars (U.S. \$107,996.00)**. This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **March 01, 2037**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, 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, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in **JEFFERSON** County, Alabama:

SEE ATTACHED EXHIBIT "A"

SHELBY *q1*

Grantor covenants and agrees that among the real property and certain improvements conveyed by this instrument is a manufactured home described as **MANUFACTURER'S SERIAL #: AC16286 A/B HUD CERTIFICATION LABEL#: NTA 229281/229282 MANUFACTURER'S NAME: SOUTHERN ENERGY HOME DATE OF MANUFACTURE: 1995**, and said manufactured home is a permanent improvement to the real property and shall remain attached to and shall not be removed from said land until the indebtedness secured hereby is paid in full.

which has the address of **508 LAUREL CREEK DR, LEEDS, AL 35094** ("Property Address");

A 1996 Southern Eagle Serial Number AL16286AB Manufactured home is affixed to the property

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TO HAVE AND TO HOLD in this property unto MERS (solely 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 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 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 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 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:

1. 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 or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:
FIRST, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

SECOND, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

THIRD, to interest due under the Note;

FOURTH, to amortization of the principal of the Note; and

FIFTH, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair

of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement at the Note rate, and at the option of Lender shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

(i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or

(ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law (including section 341(d) of the Garn- St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j - 3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

(i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and



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(ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property, but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within **90 days** from the date hereof, Lender may, at its option require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to **90 days** from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time of payment or modification of amortization 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 successors 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.

12. 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, subject to the provisions of paragraph 9(b). 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 terms of this Security Instrument or the Note without that Borrower's consent.

13. 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 Lender's address stated herein 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.

14. 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.

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

16. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.



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As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

17. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender to Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. Foreclosure Procedure. If Lender requires immediate payment in full under paragraph 9, Lender may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give a copy of a notice to Borrower in the manner provided in paragraph 9. Lender shall publish the notice of sale once a week for three consecutive weeks in a newspaper published in ~~Jefferson~~ ⁹¹ ~~Shelby~~ County, Alabama, and thereupon shall sell the Property to the highest bidder at public auction at the front door of the County Courthouse of this County. Lender shall deliver to the purchaser Lender's deed conveying the Property. Lender or its designee may purchase the Property at any sale. Borrower covenants and agrees that the proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorney's fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the persons or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under paragraph 9, 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 18 or applicable law.

19. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

20. Waivers. Borrower waives all rights of homestead exemption in the Property and relinquishes all rights of curtesy and dower in the Property.

21. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of the Security Instrument as if the rider(s) were a part of this Security Instrument.
[Check applicable box(es)].

--No Riders Required--

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.

Gloria P Nelson
GLORIA P NELSON

(Seal)
-Borrower

STATE OF ALABAMA, Jefferson County

On this 23 day of February, 2007, I, FRANCES L. CAIR, a Notary Public

20070301000092760 6/7 \$191.00
Shelby Cnty Judge of Probate, AL
03/01/2007 12:22:48PM FILED/CERT

in and for said county and in said state, hereby certify that **GLORIA P NELSON** whose name(s) is / are signed to the foregoing conveyance, and who known to me, acknowledged before me that, being informed of the contents of the conveyance, he / she / they executed the same voluntarily and as his / her / their act on the day the same bears date.

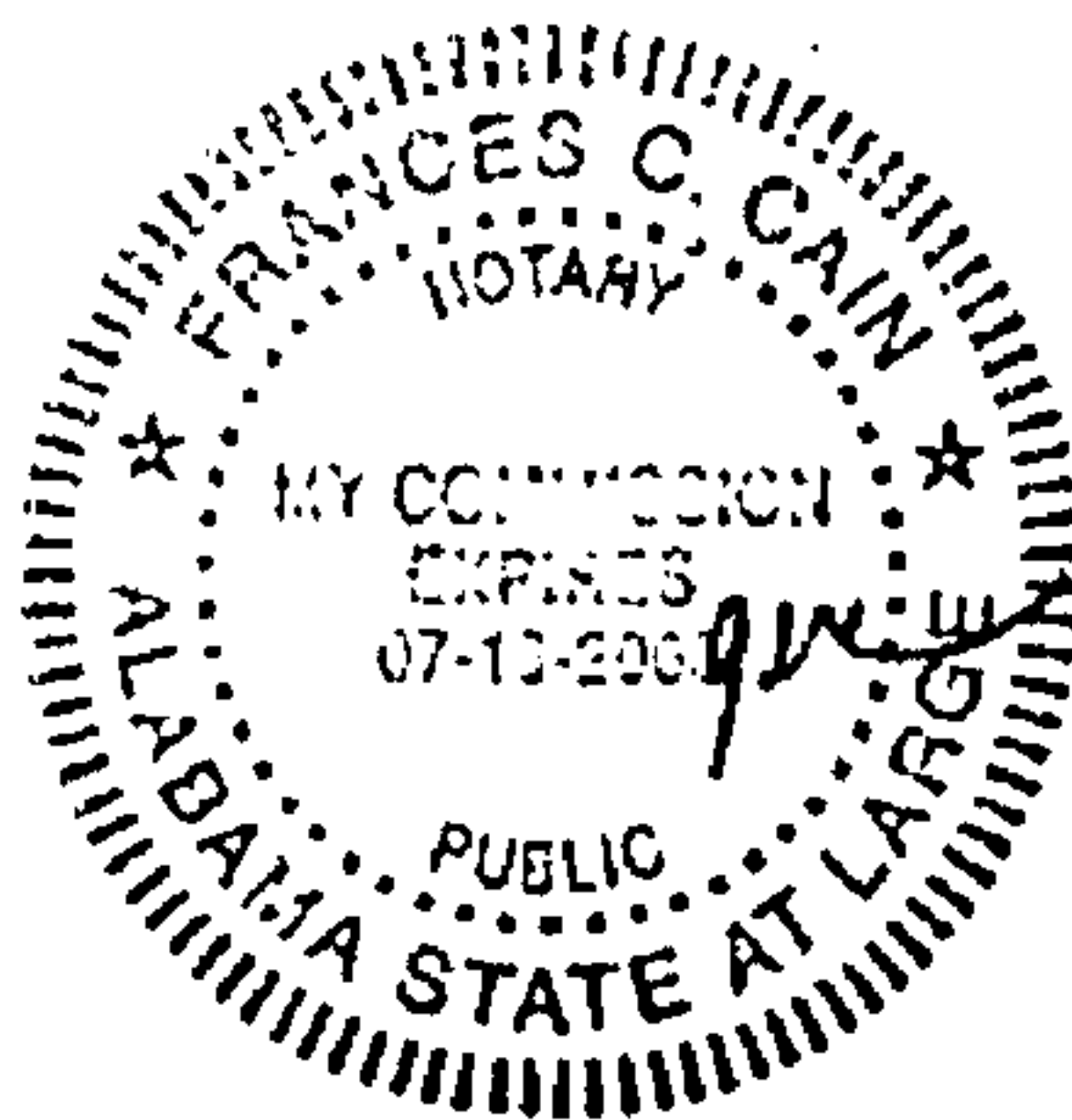
Given under my hand and official seal of office this the 23 day of February 2007

Frances C. Cain
Notary Public

FRANCES C. CAIN
Printed Name

My Commission Expires: 7-13-2009

This instrument was prepared by Kelly Rule, P.C., 8848 Greenville Ave., Ste. 300, Dallas, TX 75243



20111208000370720 12/13 \$48.00
Shelby Cnty Judge of Probate, AL
12/08/2011 10:55:15 AM FILED/CERT

State of Alabama
Shelby County

I, the undersigned licensed land surveyor in and for the State of Alabama, hereby state this to be a true and correct plat of my boundary and mortgage closing survey of the 1.00 acre parcel of land shown hereon and more particularly described as follows:

Description to-wit: (correcting Instrument No. 1999-17657)

From a 1-1/2" pipe accepted as the S.W. corner of the SW1/4-NE1/4 of Section 8, T18S-R1E, run thence East along the South boundary of said SW1/4-NE1/4 for a distance of 281.96 feet to a point that is 1044.74 feet West of a 1/2" rebar at the S.E. corner of said SW1/4-NE1/4; thence turn 92°29'48" left and run a distance of 45.04 feet to a 1/2" rebar, being the Point of Beginning of herein described parcel of land; thence turn 89°55'51" right and run a distance of 205.62 feet to a point in the center of Shoal Creek; thence turn 122°58'49" left and run a distance of 27.75 feet along said creek centerline; thence turn 44°59'27" right and run a distance of 123.47 feet along the centerline of said creek; thence turn 47°37'01" right and run a distance of 81.35 feet along said creek centerline; thence turn 142°17'31" left and run a distance of 278.78 feet to a 1/2" rebar at the N.W. corner of the parcel of land herein described; thence turn 98°48'29" left and run a distance of 82.00 feet to a 1/2" rebar in the center of Laurel Creek Drive; thence turn 23°23'33" right and run along said drive centerline for a distance of 31.79 feet to a 1/2" rebar; thence turn 21°51'03" left and run a distance of 109.31 feet to the Point of Beginning of herein described parcel of land, containing 1.00 acres, also, a non-exclusive easement for ingress and egress to-wit: From the N.W. corner of aforesaid 1.00 acre parcel of land, run South along the West boundary of said parcel for a distance of 82.00 feet to a 1/2" rebar in the center of Laurel Creek Drive, said point being the Point of Beginning of the centerline of herein described non-exclusive easement; thence turn 149°31'11" right and run a distance of 41.65 feet along said easement centerline and the following courses: 20°50'00" left for 153.22 feet; 02°45'34" right for 119.98 feet; 27°05'02" right for 45.38 feet; 08°52'43" right for 56.31 feet; 16°28'56" right for 110.87 feet; 01°38'04" left for 221.80 feet; 05°20'49" right for 127.44 feet; thence turn 07°05'20" left and run along said easement centerline for a distance of 319.28 feet to a point beginning the boundary of a continued varying width easement; thence turn 86°40'25" left and run a distance of 12.43 feet to a 1/2" rebar; thence turn 89°00'08" right and run a distance of 546.49 feet to a 5/8" rebar; thence turn 66°07'53" right and run a distance of 275.12 feet to a 1/2" rebar; thence turn 01°58'52" right and run a distance of 317.55 feet to a 1/2" rebar; thence turn 20°48'00" left and run a distance of 125.78 feet to a 1/2" rebar; thence turn 15°46'31" left and run a distance of 232.00 feet to a 1/2" rebar; thence turn 04°36'10" left and run a distance of 254.68 feet to a 1/2" rebar on the Southeasterly boundary of Shelby County Highway #41 (80' R.O.W.), said point on a curved boundary concave right having a delta angle of 19°10'15" and a radius of 2802.33 feet; thence turn 37°45'41" to the right and run a chord distance of 24.49 feet to a point on said curve; thence turn 142°14'19" to the right and run a distance of 274.64 feet to a point; thence turn 04°36'10" right and run a distance of 234.68 feet to a point; thence turn 15°46'31" right and run a distance of 130.61 feet to a point; thence turn 20°48'00" right and run a distance of 320.04 feet to a point; thence turn 01°58'52" left and run a distance of 248.70 feet to a point; thence turn 66°07'53" left and run a distance of 543.88 feet to a point; thence turn 90°59'52" right and run a distance of 17.57 feet to a point of termination of herein described non-exclusive easement for ingress and egress.

I further state that the mobile home now situated on said parcel of land is within the boundaries of same, that there are no encroachments by buildings on adjoining properties, that there are no rights-of-way nor easements over or across said parcel of land other than shown, that there are no joint driveways over or across said parcel of land visible on the surface, that there are no electric nor telephone wires nor appurtenances therefor on, over or across said parcel of land, excepting those serving the premises and that the correct address is 508 Laurel Creek Drive, Leeds, Alabama 35094.

I further state that all parts of this survey and drawing have been completed in accordance with the current Standards of Practice for Surveying in the State of Alabama to the best of my knowledge, information and belief, this the 14th day of February, 2007.

HICKEY LAND SURVEYING, INC.

Refurn 101

[Signature]
SAM W. HICKEY

4848 L.S.
AL. REG. NO.



FIRST NATIONAL FINANCIAL TITLE SERVICES
OF ALABAMA, INC.
1850 STONEGATE DRIVE, SUITE 150
VESTAVIA HILLS, AL 35242
PHONE (205) 938-9102 OR (850) 852-5960

NO FLOOD CERTIFICATION MADE BY THIS SURVEY

20111208000370720 13/13 \$48.00
Shelby Cnty Judge of Probate, AL
12/08/2011 10:55:15 AM FILED/CERT

20070301000092760 7/7 \$191.00
Shelby Cnty Judge of Probate, AL
03/01/2007 12:22:48PM FILED/CERT