

This instrument prepared by:
Cynthia W. Williams
Sirote & Permutt, P.C.
2311 Highland Avenue South
P.O. Box 55727
Birmingham, AL 35255

Send Tax Notice to:
HSBC
Attention: Tanya Wood
636 Grand Regency Boulevard
Brandon, FL 33510

STATE OF ALABAMA)
COUNTY OF SHELBY)

DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of the amount owed to Grantee under that certain Note and Mortgage executed by Jeffery Douglas Thomas and Peggy Samantha Thomas to Household Finance Corporation of Alabama, dated the 25th day of June 2007, and recorded in Instrument Number 20070702000311080 in the Probate Office of Shelby County, Alabama, and in further consideration of the sum of One Dollar (\$1.00) to the undersigned Grantor, in hand paid by the Grantee herein, the receipt whereof is hereby acknowledged, Jeffery D. Thomas and Peggy S. Thomas, husband and wife, (herein referred to as "Grantor"), does grant, bargain, sell and convey unto Household Finance Corporation of Alabama (herein referred to as "Grantee"), all of their right, title and interest in the hereinafter described real estate situated in Shelby County, Alabama, which said real estate is described as follows:

Lot 2, according to the Survey of Shadow Brook, as recorded in Map Book 6, Page 102 A
& B, in the Probate Office of Shelby County, Alabama.

This deed is given in lieu of foreclosure of that certain Mortgage referred to hereinabove.


It is understood and agreed that the lien and title of the Mortgage referred to hereinabove shall be merged in the title hereby conveyed ONLY in the event of the full effectiveness of this conveyance, according to the terms and provisions expressed herein, and that, if for any reason, this conveyance shall be held ineffective in any particular, or in the event of the setting aside of this conveyance and any proceedings instituted under the Bankruptcy Code or otherwise, the Grantee shall be subrogated to, or shall be considered to have retained, all of its lien, title, and rights under the Mortgage, and the indebtedness secured thereby, and, in any such event, said Grantee shall have the right to proceed to a foreclosure of the Mortgage in all respects as if this instrument had not been executed and delivered to the Grantee. Further, it is the intent of the parties hereto, that the execution of the within conveyance by Grantor, and acceptance of delivery of this deed will not operate as a merger of the mortgage lien into the fee of the property in the event the mortgage lien is necessary to protect the Grantee therein from intervening claims or liens of third persons, which were junior to the lien of the Mortgage.

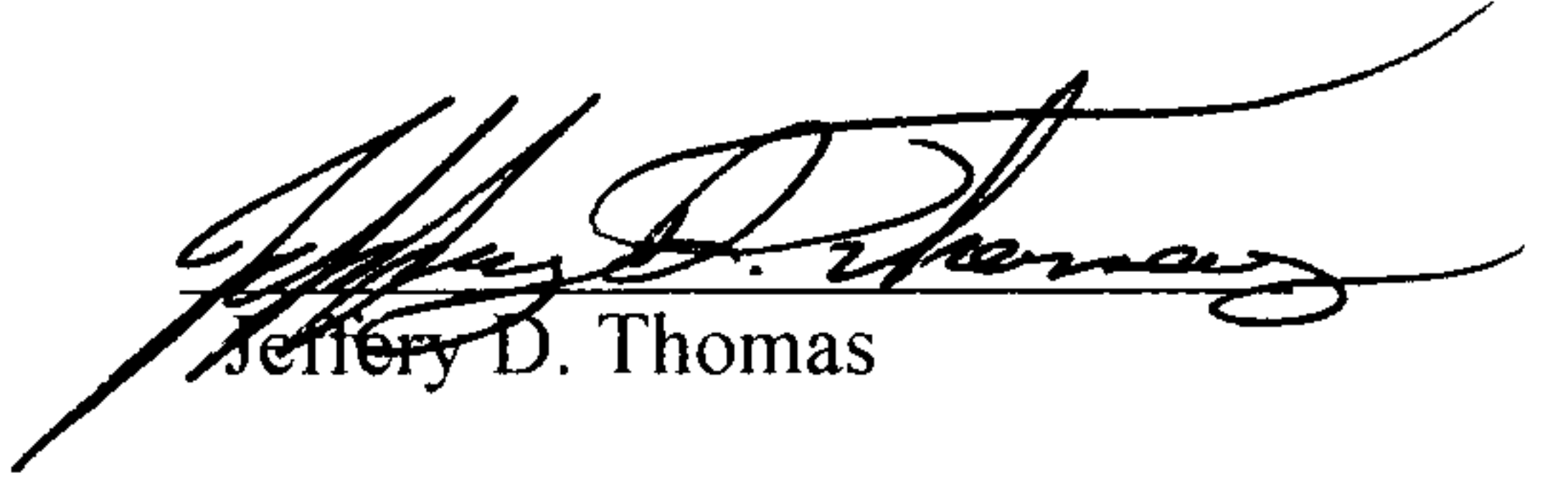
And the Grantor does assign, covenant with said Grantee that she is lawfully seized of said premises in fee simple; that it is free from all encumbrances except as hereinabove stated; that she has a good right to sell and convey the same as aforesaid; and that she will, and her successors and assigns shall warrant and defend the same unto the said Grantee, its successors and assigns forever, against the lawful claims of any and all persons.

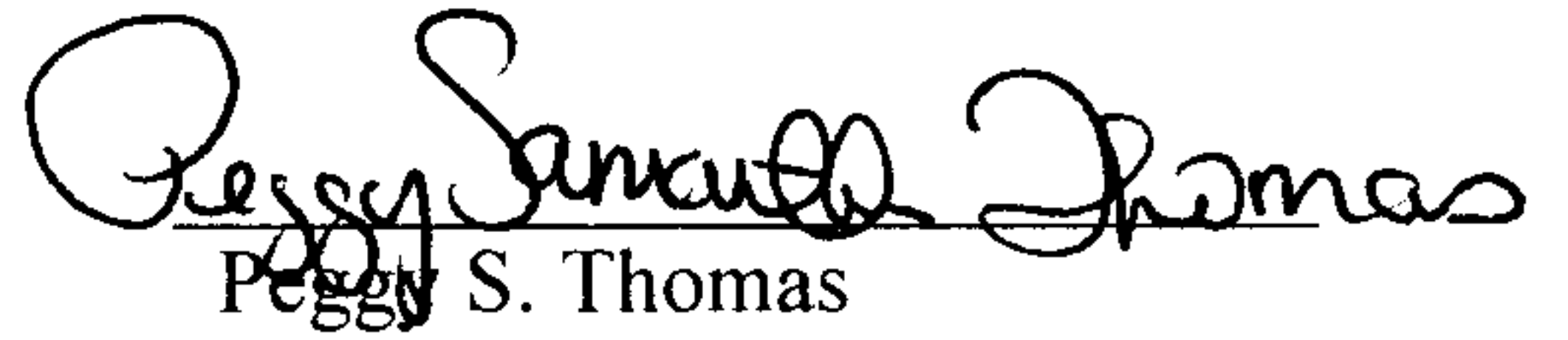
Grantor(s) and Grantee, agree that this Deed in Lieu of Foreclosure and the transactions contemplated herein are a mutual, full, and complete settlement, discharge and release of Grantor's and Grantee's claims relating to the mortgage, including, without limitation, their rights and obligations with respect to the rescission of the mortgage pursuant to the Truth-In-Lending Act, Federal Reserve Regulation Z, or any other applicable law; and Grantor(s) further acknowledges that she has elected to proceed with this Deed in Lieu of Foreclosure and the transactions contemplated herein in lieu of any other rights or actions that she might pursue with respect to rescission either now or in the future.

TO HAVE AND TO HOLD to the said Grantee, and to its successors and assigns forever.

IN WITNESS WHEREOF, the said, has hereunto set signature and seal this the 11TH day of JANUARY, 2013.


20130124000032310 1/3 \$19.00
Shelby Cnty Judge of Probate, AL
01/24/2013 12:08:35 PM FILED/CERT


Jeffery D. Thomas

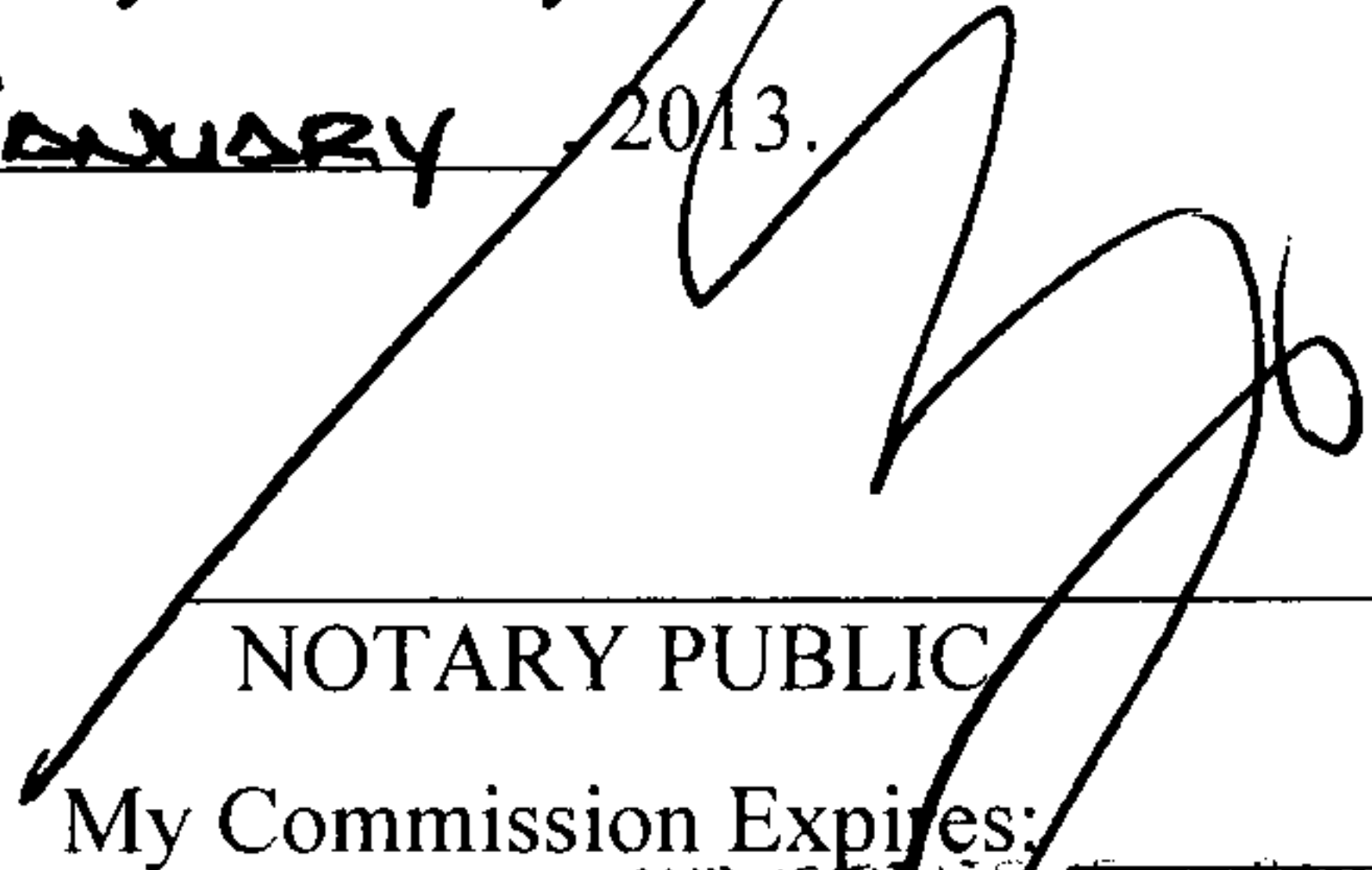

Peggy S. Thomas

STATE OF ALABAMA)


COUNTY OF SHELBY)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Jeffery D. Thomas and Peggy S. Thomas, husband and wife, whose name(s) is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this date that, being informed of the contents of said instrument, he/she/they execute the same voluntarily on the day the same bears date.

Given under my hand and seal on this 11TH day of JANUARY 2013.


NOTARY PUBLIC

My Commission Expires:
NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: JULY 31, 2013
BONDED THRU NOTARY PUBLIC UNDERWRITERS


20130124000032310 2/3 \$19.00
Shelby Cnty Judge of Probate, AL
01/24/2013 12:08:35 PM FILED/CERT

Real Estate Sales Validation Form

This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1

Grantor's Name	<u>Jeffery D. Thomas</u> <u>Peggy S. Thomas</u>	Grantee's Name	<u>Household Finance Corporation of Alabama</u>
Mailing Address	<u>412 Ramsgate Drive</u> <u>Maylene, AL 35114</u>	Mailing Address	<u>Attention: Tanya Wood</u> <u>636 Grand Regency</u> <u>Boulevard</u> <u>Brandon, FL 33510</u>
Property Address	<u>5104 Shadowbrook TRL</u> <u>Birmingham, AL 35244</u>	Deed in Lieu Date	<u>1-11-2013</u>
		Total Purchase Price	\$ <u> </u>
		or	
		Actual Value	<u>\$205,900.00</u>
		or	
		Assessor's Market Value	\$ <u> </u>

The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one)
(Recordation of documentary evidence is not required)

<input type="checkbox"/> Bill of Sale	<input checked="" type="checkbox"/> Appraisal
<input type="checkbox"/> Sales Contract	<input type="checkbox"/> Other <u> </u>
<input type="checkbox"/> Closing Statement	

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

Instructions

Grantor's name and mailing address – provide the name of the person or persons conveying interest to property and their current mailing address.

Grantee's name and mailing address – provide the name of the person or persons to whom interest to property is being conveyed.

Property address – the physical address of the property being conveyed, if available.

Date of Sale – the date on which interest to the property was conveyed.

Total purchase price – the total amount paid for the purchase of the property, both real and personal, being conveyed by the instrument offered for record.

Actual value – if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser or the assessor's current market value.

If no proof is provided and the value must be determined, the current estimate of fair market value, excluding current use valuation, of the property as determined by the local official charged with the responsibility of valuing property for property tax purposes will be used and the taxpayer will be penalized pursuant to Code of Alabama 1975 § 40-22-1 (h).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 § 40-22-1 (h).

Date 1-18-2013

☐ Unattested

(verified by)

Print Willie McGinnis, foreclosure specialist

Sign 
(Grantor/Grantee/Owner/Agent) circle one



20130124000032310 3/3 \$19.00
Shelby Cnty Judge of Probate, AL
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Form RT-1