

STATE OF ALABAMA )

COUNTY OF SHELBY )

SLT 162633

**DEED IN LIEU OF FORECLOSURE**

KNOW ALL MEN BY THESE PRESENTS THAT JUDITH M. THOMAS, a widow (herein, "Grantor"), whose address is ~~2204 Lakeshore Drive, Suite 208, Birmingham, AL 35209~~, for and in consideration of the sum of Ten Dollars (\$10.00), and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, hereby GRANTS, BARGAINS, SELLS AND CONVEYS to URBAN FINANCIAL GROUP, INC., a Texas corporation (herein, "Grantee"), whose address is 2727 Spring Creek Drive, Spring, TX 77373, all of Grantor's interest in and to that real property in Shelby County, Alabama, described as follows:

SEE EXHIBIT A ATTACHED HERETO.

Property street address: 2117 Brook Highland Ridge, Birmingham, AL 35242

SOURCE OF TITLE: Instrument Number 1995-14102

TOGETHER WITH all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging, or in anywise appertaining; TO HAVE AND TO HOLD the same unto the said Grantee and Grantee's heirs and assigns, FOREVER.

THIS CONVEYANCE IS MADE SUBJECT TO restrictive covenants, easements, rights-of-way, and prior mineral reservations, if any, applicable to said property of record in the Office of the Judge of Probate of Shelby County, Alabama.

AND, except as to the above and the taxes hereafter falling due, Grantor, for Grantor and Grantor's heirs and personal representatives, hereby covenants with the said Grantee and Grantee's heirs and assigns, that Grantor is seized of an indefeasible estate in fee simple in and to said property; that Grantor has a good and lawful right to sell and convey the same in fee simple; that said property is free and clear of all liens and encumbrances except as described in Exhibit B; that Grantor is in the quiet and peaceable possession of said property; and that Grantor does hereby WARRANT AND WILL FOREVER DEFEND the title to said property, and the possession thereof, unto the said Grantee and Grantee's heirs and assigns, against the lawful claims of all persons, whomsoever.

This conveyance is an absolute conveyance of title in effect as well as form and is intended to include and unconditionally convey to Grantee any and all rights of Grantor in the property described herein and is not intended as a mortgage, trust conveyance or security agreement of any kind.

This conveyance is expressly made subject to, and shall not cause a merger with, the interest of Grantee as mortgagee and/or secured party under the mortgages(s), deed(s) of trust or other documents identified in Exhibit B attached hereto and made a part hereof. It is understood and agreed between Grantor and Grantee that this deed is being accepted by Grantee in lieu of foreclosure but on the express condition

that any and all mortgages, deeds of trust or security interests of Grantee of any kind (including, without limitation, the interests described in Exhibit B) shall not merge with the interest of Grantee in the property herein described and conveyed.

This property is not the homestead real property of Grantor.

IN WITNESS WHEREOF, the undersigned has hereunto set hand and seal on this 21 day of August, 2013.

**GRANTOR:**

Judith M. Thomas SEAL)  
Judith M. Thomas

STATE OF Alabama  
COUNTY OF Shelby

I, the undersigned Notary Public in and for said State and County, hereby certify that Judith M. Thomas, 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 said conveyance, said person executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 21 day of August, 2013.

[Affix Notary Seal]

Rebecca D. Standridge  
SIGNATURE OF NOTARY PUBLIC  
My commission expires: 5/10/16

**This instrument was prepared by:**


STEVEN A. WILLIAMS, ESQ.  
213 BRENTSHIRE DRIVE  
BRANDON, FL 33511

**When recorded, please mail to:**

URBAN FINANCIAL GROUP, INC.  
2727 SPRING CREEK DRIVE  
SPRING, TX 77373

**The Grantee's address is:**

URBAN FINANCIAL GROUP, INC.  
2727 SPRING CREEK DRIVE  
SPRING, TX 77373


  
20130829000353150 2/5 \$27.00  
Shelby Cnty Judge of Probate, AL  
08/29/2013 11:16:21 AM FILED/CERT

**EXHIBIT A**

[Legal Description]

LOT 2121, ACCORDING TO THE SURVEY OF BROOK HIGHLAND, AND EDDLEMAN COMMUNITY, 21ST SECTOR, AS RECORDED IN MAP BOOK 18, PAGE 52A & B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.


*The preparer of this document has been engaged solely for the purpose of preparing this instrument, has prepared the instrument only from the information given and has not been requested to provide, nor has the preparer provided, an examination of the legal description, an opinion on title or advice on the tax, legal or non-legal consequences that may arise as a result of the conveyance, nor has such preparer verified the accuracy of the amount of consideration stated to have been paid or upon which any tax may have been calculated.*

  
20130829000353150 3/5 \$27.00  
Shelby Cnty Judge of Probate, AL  
08/29/2013 11:16:21 AM FILED/CERT

**EXHIBIT B**

[Description of Security Interest(s)]

**This deed and conveyance is given in lieu of foreclosure of a mortgage from Francis T. Thomas and Judith M. Thomas, husband and wife, to Royal United Mortgage LLC., in the amount of \$938,250.00 dated April 20, 2011, filed for record April 28, 2011, in Instrument No: 20110428000128510 of Shelby County Records which was assigned to Urban Financial Group by Instrument dated April 20, 2011 and recorded under Instrument No: 20110525000155330.**

  
20130829000353150 4/5 \$27.00  
Shelby Cnty Judge of Probate, AL  
08/29/2013 11:16:21 AM 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   | Judith M. Thomas  | Grantee's Name             | Urban Financial Group, Inc.                 |
| Mailing Address  | <del>2204 Lakeshore Drive, Suite 208</del><br>Birmingham, AL 35209                                    | Mailing Address            | 2727 Spring Creek Drive<br>Spring, TX 77373 |
| Property Address | 1880 Oxmoor Rd, Apt. 463<br>Birmingham, AL 35209<br>2117 Brook Highland Ridge<br>Birmingham, AL 35242 | Date of Sale               | August 21, 2013                             |
|                  |   | Total Purchase Price \$    |   |
|                  |   | or                         |   |
|                  |   | Actual Value               | \$ 938,250.00                               |
|                  |   | or                         |   |
|                  |   | Assessor's Market Value \$ |   |

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 type="checkbox"/> Appraisal  |
| <input type="checkbox"/> Sales Contract    | <input checked="" type="checkbox"/> Other <u>Deed given in lieu of foreclosure;</u> |
| <input type="checkbox"/> Closing Statement | no tax is due on this conveyance.   |

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 8/21/2013

Print Judith M. Thomas

Unattested

Sign Judith M. Thomas

(verified by)

(Grantor/Grantee/Owner/Agent) circle one

Print Form

Form RT-1

