

20140915000289030 1/10 \$42.00  
Shelby Cnty Judge of Probate, AL  
09/15/2014 01:38:10 PM FILED/CERT

This Document Prepared By:  
**PATRICK O'DONNELL**  
**WELLS FARGO BANK, N.A.**  
**3476 STATEVIEW BLVD, MAC# X7801-03K**  
**FORT MILL, SC 29715**  
**(800) 416-1472**

When recorded mail to: #:8770985  
First American Title  
Loss Mitigation Title Services 1079.24  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: COX - PC REC SVC

Source of Title: INSTRUMENT NO./CRFN 20100602000173170  
Tax/Parcel No. 02 7 25 4 991 100.000

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FHA Case No.: 731 011-6782870

## SUBORDINATE MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is effective **FEBRUARY 26, 2014** among the Grantor, **STEVEN D. COX, A SINGLE PERSON** (herein "borrower"), whose address is **23100 PORTOBELLO ROAD #100, BIRMINGHAM, ALABAMA 35242**. The beneficiary is the **Secretary of Housing and Urban Development**, whose address is 451 Seventh Street Southwest, Washington D.C., 20410-8000 (herein "Lender"). Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in **COUNTY of SHELBY, State of ALABAMA**, which has the legal description of

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

Which has the Property Address of; **23100 PORTOBELLO ROAD #100, BIRMINGHAM, ALABAMA 35242** (herein "Property Address");

**Tax ID 02 7 25 4 991 100.000**

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and

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apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Security Instrument; and all of the foregoing, together with said property (or the leasehold estate if this Security Instrument is on a leasehold) are hereinafter referred to as the "Property". To Secure to Lender the repayment of the indebtedness evidenced by Borrower's note dated **FEBRUARY 26, 2014**, and extensions and renewals thereof (herein "Note"), in the principal sum of **TWENTY-FOUR THOUSAND THIRTY-FOUR DOLLARS AND 67 CENTS (U.S. \$24,034.67)**, with the balance of the indebtedness, if not sooner paid, due and payable on **APRIL 1, 2044**; the payment of all other sums advanced in accordance herewith to protect the security of this Security Instrument and the performance of the covenants and agreements of Borrower herein

**BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to 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.** Borrower shall pay when due the principal of the debt evidenced by the Note.
2. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment 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 successor 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.
3. **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. 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 term of this Security Instrument or the Note without that Borrower's consent.
4. **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: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410 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.
5. **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



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provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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

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

7. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and 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 Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give Borrower notice of sale in the manner provided in Section 4. Lender shall publish a notice of sale and shall sell the Property at the time and place and under the terms specified in the notice of sale. Lender or its designee may purchase the Property at any sale. 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 attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person 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 7 of the Subordinate Note, the Secretary may invoke the non-judicial 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 by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to Lender under this paragraph or applicable law.

8. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs.
9. **Waivers.** Borrower hereby waives all rights of homestead exemption in the Property and relinquishes all right of dower and curtesy in the Property.
10. **Borrower's Right to Reinstate.** Borrower has no right to reinstate the loan after Lender has accelerated the sums secured hereby. Lender may allow Borrower to reinstate the loan providing that: (a) Borrower pays Lender all sums which would be then due under this Security Instrument and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Security Instrument; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Security Instrument, and in enforcing Lender's and Trustee's remedies as provided in

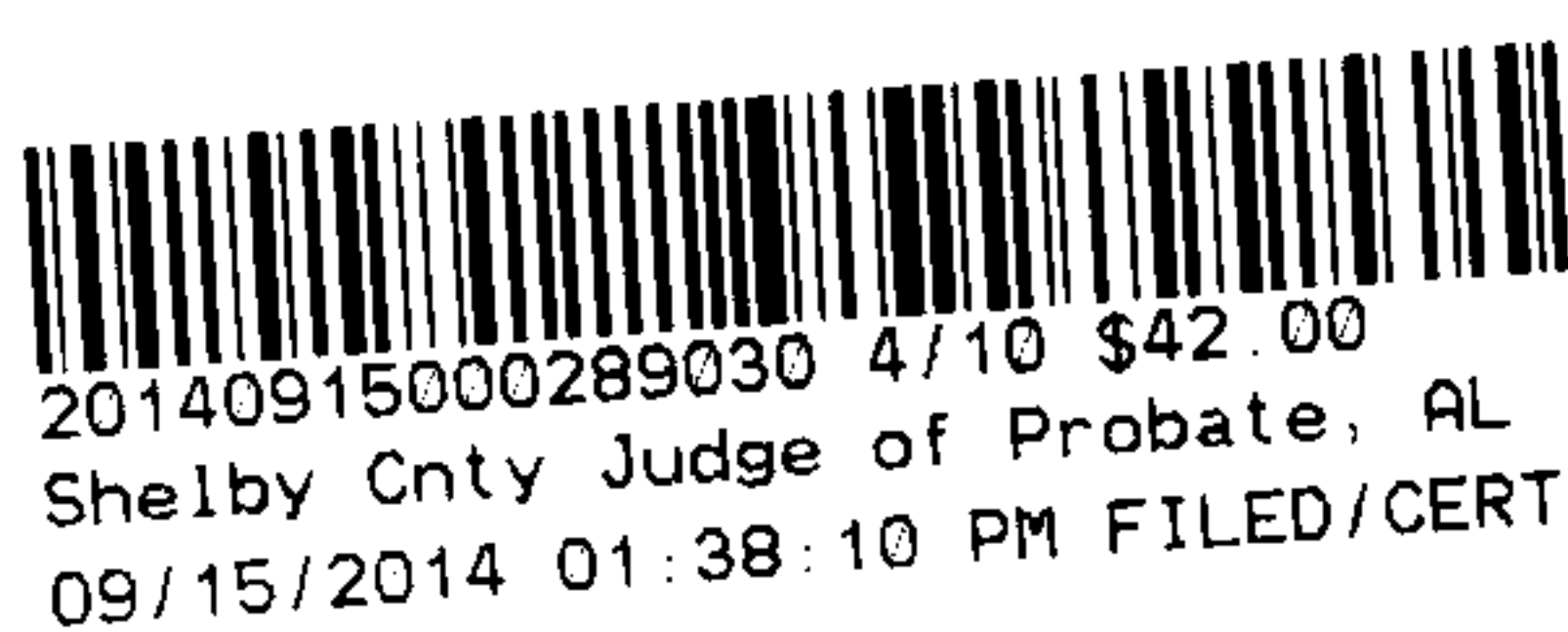


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paragraph 7 thereof, including, but not limited to, reasonable attorneys' fees and expenses; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Security Instrument shall continue unimpaired. Upon such payment and cure by Borrower, this Security Instrument and the obligation secured hereby shall remain in full force and effect as if no acceleration had occurred.

11. **Assignments of Rents; Appointment of Receiver; Lender in Possession.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under Paragraph 7 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.  
Upon acceleration under paragraph 7 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Security Instrument. Lender and the receiver shall be liable to account only for those rents actually received.
12. **Subrogation.** Any of the proceeds of the Note used to take up outstanding liens against all or any part of the Property have been advanced by Lender at Borrower's request and upon Borrower's representation that such amounts are due and are secured by valid liens against the Property. Lender shall be subrogated to any and all rights, superior titles, liens and equities owed or claimed by any owner or holder of any owner or holder of any outstanding liens and debts, regardless of whether said liens or debts are acquired by Lender by assignments or are released by the holder thereof upon payment.
13. **Partial Invalidity.** In event any portion of the sums intended to be secured by this Security Instrument cannot be lawfully secured hereby, payments in reduction of such sums shall be applied first to those portions not secured hereby. In the event that any applicable law limiting the amount of interest or other charges permitted to be collected is interpreted so that any charge provided for in this Security Instrument or in the Note, whether considered separately or together with other charges that are considered  
A part of this Security Instrument and Note transaction, violates such law by reason, such charge is hereby reduced to the extent necessary to eliminate such violation. The amounts of such interest or other charges previously paid to Lender in excess of the amounts permitted by applicable law shall be applied by lender to reduce the principal of the indebtedness evidenced by the Note, or, at Lender's option, be refunded.
14. **Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.
15. **Borrower's Authorization for Disclosure of Financial Information.** Borrower hereby authorizes the holder of any mortgage, deed of trust or other encumbrance with a lien that has a priority over this



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Security Instrument to disclose any financial information requested in writing by the above-named Lender regarding Borrower's loan. Such information may include, but shall not be limited to, the following information: current loan balance, loan status, delinquency notices, tax and insurance receipts, hazard insurance policies and flood insurance policies, and any other information deemed necessary in its sole discretion by Lender.

To the extent the lender may elect to do so, from time to time, the Borrower hereby authorizes Lender to cure wholly or in part any default or failure of performance under the terms of the prior Note and Security Instrument. The Borrower hereby indemnifies and agrees to hold harmless any Lender acting in reliance upon this provision from any and all liability and causes of action arising from actions taken pursuant to this provision, including, but not limited to, all attorney fees, costs and expenses incurred for any reason. This provision cannot be amended, revoked, superseded, or canceled prior to payment in full of the subordinate debt without the express written consent of the Lender. This provision of the Security Instrument may be continually used from time to time, and shall inure to the benefit of the Lender, its successors and assigns.

16. **Waiver of Notice of Intention and Accelerate.** Borrower waives the right to notice of intention to require payment in full of all sums secured by this Security Instrument except as provided in paragraph 7

## **REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEED OF TRUST**

Borrower and Lender request the holder of any Mortgage, Deed of Trust or other encumbrance with a lien which has priority over this Security Instrument to give Notice to Lender, at Lender's address set forth on page one of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

BY SIGNING NEXT PAGE, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

IN WITNESS WHEREOF, Borrower has executed this Security Instrument.



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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Steven D. Cox  
Borrower: STEVEN D. COX

4/2/2014  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
[Space Below This Line for Acknowledgments]

**BORROWER ACKNOWLEDGMENT**

The State of Alabama  
Jefferson County )

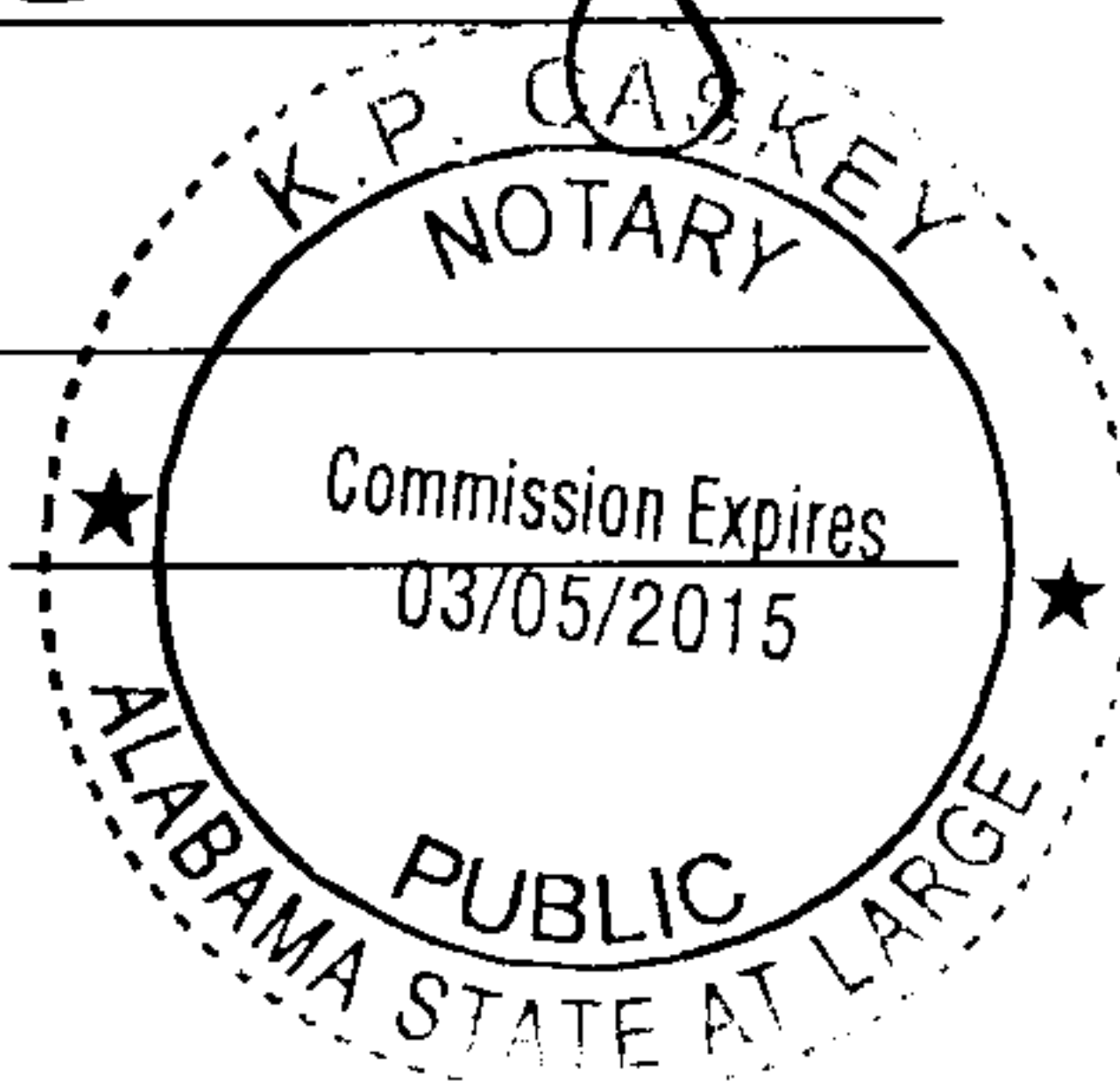
I, a Notary Public, hereby certify that **STEVEN D. COX, A SINGLE PERSON** whose name is signed to the foregoing instrument or conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand this 2nd day of April, 2014.

K.P. Caskey  
Notary Public

Print Name: \_\_\_\_\_

My commission expires: ★



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**EXHIBIT A**

**BORROWER(S): STEVEN D. COX, A SINGLE PERSON**

**LOAN NUMBER: (scan barcode)**

**LEGAL DESCRIPTION:**

**UNIT 100, BUILDING 23 IN EDENTON, A CONDOMINIUM, AS ESTABLISHED BY THAT CERTAIN DECLARATION OF CONDOMINIUM, WHICH IS RECORDED IN INSTRUMENT 20070420000184480, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, 1ST AMENDMENT TO DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20070508000215560, 2ND AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20070522000237580, 3RD AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20070606000263790, AND THE 4TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20070626000297920, 5TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20070817000390000, 6TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20071214000565780, 7TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20080131000039690, 8TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 200804110001-48760, 9TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20080514000196360, 10TH AMENDMENT TO DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20080814000326660, AND ANY AMENDMENTS THERETO, TO WHICH DECLARATION OF CONDOMINIUM A PLAN IS ATTACHED AS EXHIBIT "C" THERETO, AND AS RECORDED IN THE CONDOMINIUM PLAT OF EDENTON, A CONDOMINIUM, IN MB 38, PG 77, 1ST AMENDED CONDOMINIUM PLAT OF EDENTON, A CONDOMINIUM AS RECORDED IN MB 39, PG 4, AND THE 2ND AMENDED CONDOMINIUM PLAT OF EDENTON, A CONDOMINIUM AS RECORDED IN MB 39, PG 79, 3RD AMENDED CONDOMINIUM PLAT OF EDENTON, A CONDOMINIUM AS RECORDED IN MB 39, PG 137, 4TH AMENDED CONDOMINIUM PLAT OF EDENTON, A CONDOMINIUM AS RECORDED IN MB 40, PG 54, AND ANY FUTURE AMENDMENTS THERETO, ARTICLES OF INCORPORATION OF EDENTON RESIDENTIAL OWNERS ASSOCIATION INC AS RECORDED IN INSTRUMENT 20070425000639250, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, AND TO WHICH SAID DECLARATION OF CONDOMINIUM THE BY-LAWS OF EDENTON RESIDENTIAL OWNERS ASSOCIATION INC., ARE ATTACHED AS EXHIBIT "B" THERETO, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS ASSIGNED TO SAID UNIT, BY SAID DECLARATION OF CONDOMINIUM SET OUT IN EXHIBIT "D". TOGETHER WITH RIGHTS IN AND TO THAT CERTAIN NON-EXCLUSIVE ROADWAY EASEMENT AS SET OUT IN INSTRUMENT 20051024000560630, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA. SUBJECT TO: (1) RIGHT OF WAY GRANTED TO ALABAMA POWER COMPANY BY INSTRUMENT RECORDED IN DEED BOOK 126, PG 187, DEED BOOK 185, PG 120, REAL 105, PG 861 AND REAL 167, PG 335 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; (2) ROADWAY EASEMENT AGREEMENT AS RECORDED IN INSTRUMENT 20051024000550530 AND INSTRUMENT 20061024000523450, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; (3) RESTRICTIVE USE AGREEMENT BETWEEN**



*EPC*



JRC LAKESIDE LIMITED PARTNERSHIP AND CAHABA BEACH INVESTMENTS, LLC AS RECORDED IN INSTRUMENT 20051024000550540 AND IN INSTRUMENT 20061024000523460, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; (4) EASEMENT FOR GRADING AND SLOPE MAINTENANCE RECORDED IN INSTRUMENT 20060817000404390 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; (5) EASEMENT TO BELLSOUTH, AS RECORDED IN INSTRUMENT 20060920000466950 AND INSTRUMENT 20070125000038780 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; (6) EASEMENT TO ALABAMA POWER COMPANY RECORDED IN INSTRUMENT 20061212000601050, INSTRUMENT 20061212000601060, INSTRUMENT 20060828000422250, INSTRUMENT 20061212000601460, INSTRUMENT 20070517000230870 AND INSTRUMENT 20070517000231070, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; (7) DECLARATION OF CONDOMINIUM OF EDENTON, A CONDOMINIUM, WHICH IS RECORDED IN INSTRUMENT 20070420000184480, 1ST AMENDMENT TO DECLARATION OF EDENTON AS RECORDED IN INSTRUMENT 20070508000215560. 2ND AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20070522000237580, 3RD AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20070606000263790, AND THE 4TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20070626000297920, 5TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20070817000390000, 6TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20071214000566780, 7TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20080131000039690, 8TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20080411000148760, 9TH AMENDMENT TO THE DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20080514000196360, 10TH AMENDMENT TO DECLARATION OF CONDOMINIUM OF EDENTON AS RECORDED IN INSTRUMENT 20080814000326660, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND ANY FURTHER AMENDMENTS THERETO; (8) ARTICLES OF INCORPORATION OF EDENTON RESIDENTIAL OWNERS ASSOCIATION INC AS RECORDED IN INSTRUMENT 20070425000639250, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA; (9) TITLE TO ALL MINERALS WITHIN AND UNDERLYING THE PREMISES, TOGETHER WITH ALL MINING RIGHTS AND OTHER RIGHTS, PRIVILEGES AND IMMUNITIES RELATING THERETO, INCLUDING RIGHTS SET OUT IN REAL 41, PAGE 83 AND DEED BOOK 176, PG 186, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; (10) RESTRICTIONS AS SET OUT IN REAL 54, PG 199, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA; (11) ASSIGNMENT AND CONVEYANCE WITH DEVELOPMENT AGREEMENTS AND RESTRICTIVE COVENANTS BY AND BETWEEN CAHABA LAND ASSOCIATES LLC AND CAHABA BEACH INVESTMENTS LLC AS RECORDED IN INSTRUMENT 20061024000550520, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA; (12) RIGHTS OF OTHERS IN AND TO THE NON-EXCLUSIVE EASEMENT AS SET OUT IN EASEMENT AGREEMENT IN INSTRUMENT 20051024000550530, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA; (13) EXCLUSIVE ACCESS AND EASEMENT AGREEMENT GRANTED TO ALEXANDER JONES IN INSTRUMENT 20080616000243110, IN THE OFFICE OF JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA; (14) SANITARY SEWER EASEMENT GRANTED TO SWWC UTILITIES IN INSTRUMENT 20090126000023560, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

ALSO KNOWN AS: 23100 PORTOBELLO ROAD #100, BIRMINGHAM, ALABAMA 35242

Wells Fargo Custom HUD-HAMP Loan Modification Agreement  
03132014\_258  
First American Mortgage Services

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20140915000289030 8/10 \$42.00  
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SPC

Date: FEBRUARY 26, 2014  
Loan Number: (scan barcode)  
Lender: WELLS FARGO BANK, N.A.

Borrower: STEVEN D. COX

Property Address: 23100 PORTOBELLO ROAD #100, BIRMINGHAM, ALABAMA 35242

## NOTICE OF NO ORAL AGREEMENTS

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Steven D. Cox 4/2/2014  
Borrower Date  
STEVEN D. COX

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

*APC*