


George M. Vaughn
(205) 980-6065
(205) 980-6165 Fax
gvaughn@weavertidmorelaw.com

October 18, 2010


20150309000071250 1/10 \$41.00
Shelby Cnty Judge of Probate, AL
03/09/2015 11:38:58 AM FILED/CERT

VIA OVERNIGHT MAIL

BAC Home Loans Servicing, LP.
Attn: Payoff Department
Mail Stop NC4-105-01-40
4161 Piedmont Parkway
Greensboro, NC 27410-8110

RE: Lloyd Refinance for Property located at 3104 Meadows Circle,
Birmingham, Alabama 35242

Dear Sir or Madam:

Please find our firm's check in the amount of \$96,353.11 for the payoff for the first mortgage for the above referenced property. Please contact my office if you have any questions.

Sincerely,

George M. Vaughn

GMV/jlw
Encl.

Regions Bank

Inverness Center Dr
200 Inverness Center Dr
Birmingham, AL 35236

WEAVER TIDMORE LLC
STE 200
300 CAHABA PARK CIR
BIRMINGHAM AL 35242-5005

ACCOUNT #

Page 19 of 21

[illegible]

Check# 6052	10/29/2010	\$42.50
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[illegible]

Check# 6053	10/21/2010	\$261.50
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[illegible]

Check# 6054	10/20/2010	\$96353.11
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[illegible]

Check# 6055	10/18/2010	\$47807.47
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[illegible]

Check# 6056	10/21/2010	\$3513.50
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WEAVER THORNE, LTD
1010 17th Avenue North
Birmingham, AL 35203
Birmingham, AL 35203
205 382 1010

Shipping Instructions
To Whom It May Concern

000057

DATE
October 16, 2010

INVOICE
140 00

FROM
WEAVER THORNE, LTD
1010 17th Avenue North
Birmingham, AL 35203

TO
Cable

000057* 0010000100 0015879910

Check# 6057	10/29/2010	\$450.00
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[illegible]

Check# 6058	10/29/2010	\$62.50
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[illegible]

Check# 6060	10/29/2010	\$450.00
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[illegible]

Check# 6061	10/19/2010	\$16064.19
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[illegible]

Check# 6064	10/26/2010	\$440.00
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[illegible]

Check# 6065	10/29/2010	\$4500.00
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[illegible]

Check# 6066	10/29/2010	\$670.00
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WEAVER TOWERS, LLC
2401, UNIVERSITY DRIVE, SUITE 200
PORTLAND, OREGON 97201, U.S.A.
TEL: (503) 255-1234 FAX: (503) 255-1235
WWW.WEAVER-TOWERS.COM

000007

DATE

John Hancock after husband's death on 4/1/98

DATE 11/1/98

250007

Judge J.P. Roberts

FILE

11/1/98

000007 0010000190 0075157130

Check# 6067	10/22/2010	\$3822.55
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STANLEY EDWARDS, LLC
2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 2679, 2680,

Check# 6069	10/29/2010	\$1219.00
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[illegible]

Check# 6073	10/22/2010	\$237479.00
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[illegible]

check# 6074	10/26/2010	\$2935.84
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[illegible]

Check# 6075	10/27/2010	\$5000.00
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[illegible]

Check# 6076	10/29/2010	\$575.00
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20150309000071250 2/10 \$41.00
Shelby Cnty Judge of Probate, AL
03/09/2015 11:38:58 AM FILED/CERT

SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY

Wepner Tidmore

Issued by **Commonwealth Land Title Insurance Company**



POLICY NUMBER
81342-82021797

SCHEDULE A

File No.: 164239

County and State: Shelby County, Alabama

Street Address: 3104 Meadows Circle, Birmingham 35242

Amount of Insurance: \$150,000.00

Mortgage Date: October 13, 2010

Mortgage Amount: \$150,000.00

Date of Policy: October 20, 2010 at 1:09 pm

Name of Insured: Mortgage Electronic Registration Systems, Inc. acting solely as nominee for Superior Bank, its successors and/or assigns as their interests may appear

Name of Borrower(s): James N. Lloyd and Elizabeth R. Lloyd, husband and wife

The estate or interest in the Land identified in this Schedule A and which is encumbered by the Insured Mortgage is fee simple and is, at Date of Policy, vested in the borrower(s) shown in the Insured Mortgage and named above.

The Land referred to in this policy is described as set forth in the Insured Mortgage.

This policy consists of two pages, unless an addendum is attached and indicated below.

☒ Addendum attached

The endorsements checked below, if any, are incorporated in this policy.

- | | |
|---|--|
| <input type="checkbox"/> ALTA ENDORSEMENT 4-06 | (Condominium) |
| <input type="checkbox"/> ALTA ENDORSEMENT 4.1-06 | (Condominium), if the Land or estate or interest is referred to in the Insured Mortgage as a condominium. |
| <input type="checkbox"/> ALTA ENDORSEMENT 5-06 | (Planned Unit Development) |
| <input type="checkbox"/> ALTA ENDORSEMENT 5.1-06 | (Planned Unit Development) |
| <input type="checkbox"/> ALTA ENDORSEMENT 6-06 | (Variable Rate), if the Insured Mortgage contains provisions which provide for an adjustable interest rate. |
| <input type="checkbox"/> ALTA ENDORSEMENT 6.2-06 | (Variable Rate-Negative Amortization), if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization. |
| <input type="checkbox"/> ALTA ENDORSEMENT 7-06 | (Manufactured Housing), if a manufactured housing unit is located on the land at Date of Policy |
| <input type="checkbox"/> ALTA ENDORSEMENT 7.1-06 | (Manufactured Housing - Conversion Loan) |
| <input checked="" type="checkbox"/> ALTA ENDORSEMENT 8.1-06 | (Environmental Protection Lien) Paragraph b refers to the following state statute(s): Alabama Code 22-30B-9 et seq. |
| <input type="checkbox"/> ALTA ENDORSEMENT 9-06 | (Restrictions, Encroachments, Minerals) |
| <input type="checkbox"/> ALTA ENDORSEMENT 14-06 | (Future Advance-Priority) |
| <input type="checkbox"/> ALTA ENDORSEMENT 14.1-06 | (Future Advance-Knowledge) |
| <input type="checkbox"/> ALTA ENDORSEMENT 14.3-06 | (Future Advance - Reverse Mortgage) |
| <input type="checkbox"/> ALTA ENDORSEMENT 22-06 | (Location) The type of improvement is a one-to-four family residential structure, and the street address is as shown above. |

IN WITNESS WHEREOF, the Company has caused this policy to be signed with the facsimile signatures of its President and Secretary and sealed as required by its By-Laws.

Dated:

Countersigned:

Magic City Title, Inc.
3535 Grandview Parkway, Suite 550
Birmingham, Alabama 35243
(P) 205-326-0250 (F) 205-326-0251

By: *[Signature]*
Authorized Officer or Agent

VCR

ALTA Short Form Residential Loan Policy (6/16/07)
Form 1196-260z

COMMONWEALTH LAND TITLE INSURANCE COMPANY



[Signature]
President
[Signature]
Secretary



20150309000071250 3/10 \$41.00
Shelby Cnty Judge of Probate, AL
03/09/2015 11:38:58 AM FILED/CERT

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, COMMONWEALTH LAND TITLE INSURANCE COMPANY, A NEBRASKA CORPORATION HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS, AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULE A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B
EXCEPTIONS FROM COVERAGE AND
AFFIRMATIVE INSURANCES

Except to the extent of the affirmative insurance set forth below, this policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) which arise by reason of:

1. Those taxes and special assessments that become due or payable subsequent to Date of Policy. (This does not modify or limit the coverage provided in Covered Risk 11(b).)
2. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
 - (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and
 - (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

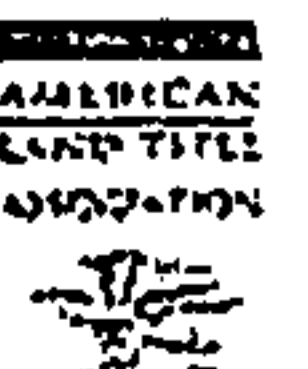
As used in paragraph 2(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

3. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
4. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any affect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights; and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

NOTICES, WHERE SENT: Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: P.O. Box 45023, Jacksonville, Florida 32232-5023.

B 1196-260z

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Policy No. 81342-82021797
File No. 164239

SCHEDULE B (Continued) – Part I

In addition to the matters set forth on Schedule B of the policy to which this addendum is attached, this policy does not insure against loss or damage by reason of the following:

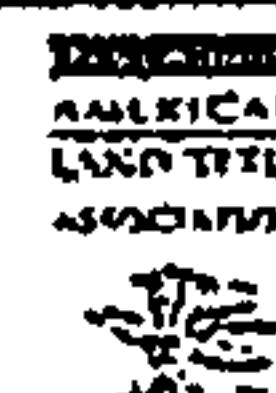
1. 2010 Taxes are due and payable.

SCHEDULE B (Continued) – Part II

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE BY REASON OF THE FOLLOWING, BUT THE COMPANY INSURES THAT SUCH MATTERS ARE SUBORDINATE TO THE LIEN OR CHARGE OF THE INSURED MORTGAGE UPON THE ESTATE OR INTEREST:

ALTA Short Form Residential Loan Policy (6/16/07)
Addendum

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Shelby Cnty Judge of Probate, AL
03/09/2015 11:38:58 AM FILED/CERT



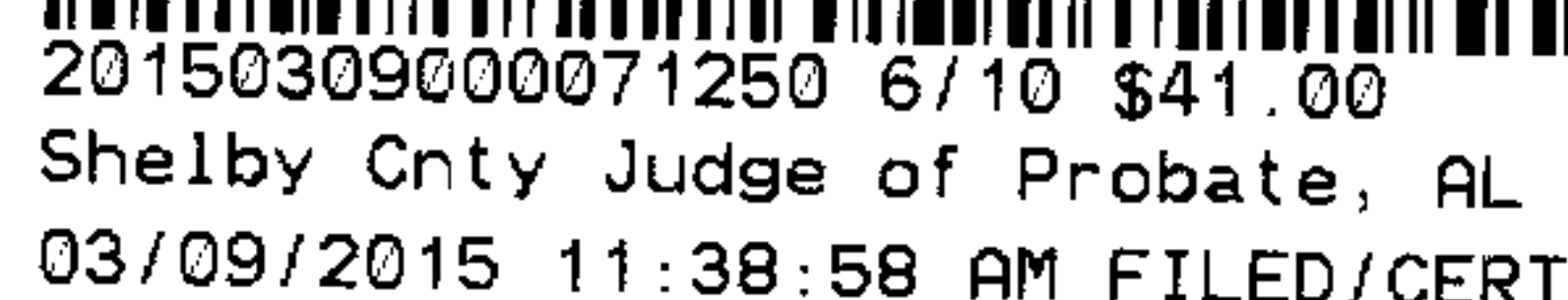
B. Type of Loan

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

G. Property Location: 3104 MEADOWS CIRCLE BIRMINGHAM, AL 35242	H. Settlement Agent: WEAVER TIDMORE, LLC 300 CAHABA PARK CIRCLE STE 200 BIRMINGHAM, ALABAMA 35242	I. Settlement Date: October 13, 2010 Disburse:10/18/10
	Place of Settlement: 300 CAHABA PARK CIRCLE STE 200 BIRMINGHAM, ALABAMA 35242	

The undersigned hereby acknowledge receipt of a completed copy of pages 1, 2 & 3 of this statement & any attachments referred to herein.

JAMES N. LLOYD



HUD-1

(10-10508 LLOYD REF/PFD/10-10508 LLOYD REF/7)

L. Settlement Charges

700. Total Real Estate Broker Fees						Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:							
701. \$	to						
702. \$	to						
703. Commission paid at settlement							
704.							
705.							
800. Items Payable in Connection with Loan							
801. Our origination charge Includes Origination Point (1.360% or)						\$ 4,078.50	(from GFE #1)
802. Your credit or charge (points) for the specific interest rate chosen						\$ -2,038.50	(from GFE #2)
to SUPERIOR BANK							
803. Your adjusted origination charges to SUPERIOR BANK						(from GFE #A)	2,040.00
804. Appraisal fee to EVP						(from GFE #3)	425.00
805. Credit Report to						(from GFE #3)	
806. Tax service to SUPERIOR BANK						(from GFE #3)	69.00
807. Flood certification to SUPERIOR BANK FOR AMERICAN FLOOD						(from GFE #3)	14.00
808.						(from GFE #3)	
809.						(from GFE #3)	
810.						(from GFE #3)	
811.						(from GFE #3)	
900. Items Required by Lender to Be Paid in Advance							
901. Daily interest charges from 10/18/10 to 11/01/10 14 @ \$16.952050 /day						(from GFE #10)	237.33
902. Mortgage insurance premium for months to						(from GFE #3)	
903. Homeowner's insurance for years to FARMERS POC						(from GFE #11)	
904.						(from GFE #11)	
905.						(from GFE #11)	
1000. Reserves Deposited with Lender							
1001. Initial deposit for your escrow account						(from GFE #9)	381.71
1002. Homeowner's insurance 5.000 months @ \$ 97.04 per month						\$ 485.20	
1003. Mortgage insurance months @ \$ per month						\$	
1004. Property taxes						\$ 281.49	
COUNTY TAXES 3.000 months @ \$ 93.83 per month							
1005.						months @ \$ per month	\$
1006.						months @ \$ per month	\$
1007.						months @ \$ per month	\$
1008.						\$	
1009. AGGREGATE ADJUSTMENT						\$ -384.98	
1100. Title Charges							
1101. Title services and lender's title insurance						(from GFE #4)	962.50
1102. Settlement or closing fee to WEAVER TIDMORE, LLC						\$ 450.00	
1103. Owner's title insurance to MAGIC CITY TITLE						(from GFE #5)	
1104. Lender's title insurance to MAGIC CITY TITLE						\$ 312.50	
1105. Lender's title policy limit \$ 150,000.00							
1106. Owner's title policy limit \$							
1107. Agent's portion of the total title insurance premium to MAGIC CITY TITLE						\$ 250.00	End: \$0.00
1108. Underwriter's portion of the total title insurance premium to MAGIC CITY TITLE						\$ 62.50	End: \$0.00
1109.							
1110.							
1111.							
1112.							
1113.							
1200. Government Recording and Transfer Charges							
1201. Government recording charges to Recorder's Office						(from GFE #7)	55.00
1202. Deed \$ Mortgage \$ 55.00 Releases \$ Other \$							
1203. Transfer taxes to Recorder's Office						(from GFE #8)	225.00
1204. City/County tax/stamps \$						\$	
1205. State tax/stamps \$						\$ 225.00	
1206.							
1207.							
1300. Additional Settlement Charges							
1301. Required services that you can shop for						(from GFE #6)	
1302. 2010 PROPERTY TAXES to SHELBY COUNTY TAX COLLECTOR							1,125.88
1303. LIBRARY DUES AND LETTER to NORTH SHELBY LIBRARY							42.50
1304. FIRE DUES AND LETTER to NORTH SHELBY FIRE							261.50
1305.							
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)							5,839.42

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 of this two page statement.

WEAVER TIDMORE, LLC, Settlement Agent

20150309000071250 7/10 \$41.00
Shelby Cnty Judge of Probate, AL
03/09/2015 11:38:58 AM FILED/CERT

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase			
	HUD-1 Line Number		
Our origination charge	# 801	4,078.50	4,078.50
Your credit or charge (points) for the specific interest rate chosen	# 802	-2,038.50	-2,038.50
Your adjusted origination charges	# 803	2,040.00	2,040.00
Transfer taxes	#1203	245.00	225.00
Charges That in Total Cannot Increase More than 10%		Good Faith Estimate	HUD-1
Government recording charges	#1201	55.00	55.00
Appraisal fee:	# 804	425.00	425.00
Tax service:	# 806	69.00	69.00
Flood certification:	# 807	14.00	14.00
Total		563.00	563.00
Increase between GFE and HUD-1 Charges		\$ 0.00 or	0.00%

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001	1,235.00	381.71
Daily interest charges	# 901 \$ 16.952050/day	171.90	237.33
Homeowner's insurance	# 903	744.50	
Title services and lender's title insurance	#1101	957.50	962.50

Loan Terms

Your initial loan amount is

\$ 150,000.00

Your loan term is

30 years

Your initial interest rate is

4.1250 %

Your initial monthly amount owed for principal, interest and any mortgage insurance is

\$ 726.97 includes

☒ Principal

☒ Interest

☐ Mortgage Insurance

Can your interest rate rise?

☒ No

☐ Yes, it can rise to a maximum of _____%. The first change will be on _____ and can change again every _____ months after _____. Every change date, your interest rate can increase or decrease by _____%. Over the life of the loan, your interest rate is guaranteed to never be lower than _____% or higher than _____%.

Even if you make payments on time, can your loan balance rise?

☒ No

☐ Yes, it can rise to a maximum of \$_____.

Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?

☒ No

☐ Yes, the first increase can be on _____ and the monthly amount owed can rise to \$_____.

The maximum it can ever rise to is \$_____.

Does your loan have a prepayment penalty?

☒ No

☐ Yes, your maximum prepayment penalty is \$_____.

Does your loan have a balloon payment?

☒ No

☐ Yes, you have a balloon payment of \$_____ due in _____ years on _____.

Total monthly amount owed including escrow account payments

☐ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself.

☒ You have an additional monthly escrow payment of \$190.87 that results in a total initial monthly amount owed of \$917.84. This includes principal, interest, any mortgage insurance and any items checked below:

☒ Property taxes

☒ Homeowner's Insurance

☐ Flood Insurance

☐

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Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.



20150309000071250 8/10 \$41.00
Shelby Cnty Judge of Probate, AL
03/09/2015 11:38:58 AM FILED/CERT

Borrower(s): JAMES N. LLOYD
3104 MEADOWS CIRCLE
BIRMINGHAM, AL 35242

Lender: SUPERIOR BANK
Settlement Agent: WEAVER TIDMORE, LLC
Place of Settlement: 300 CAHABA PARK CIRCLE STE 200
BIRMINGHAM, ALABAMA 35242
Settlement Date: October 13, 2010
Disbursement Date: October 18, 2010
Property Location: 3104 MEADOWS CIRCLE
BIRMINGHAM, AL 35242

Borrower Loan Payoff Details

Payoff first mortgage	to BAC HOME LOANS SERVICING		
Loan Payoff	96,306.99	As of 10/20/10	
Total Additional Interest	46.12	3 days @	15.372400 Per Diem
Total Loan Payoff	<u>96,353.11</u>		

Adjusted Origination Charge Details

Origination Charge		
ORIGINATION FEE		1,475.00
to THE HUTSON COMPANY		
UNDERWRITING FEE		565.00
to SUPERIOR BANK		
YSP		2,038.50
to THE HUTSON COMPANY		
Total		<u>4,078.50</u>
Origination Credit/Charge (points) for the specific interest rate chosen		
Credit/Charge		-2,038.50
to SUPERIOR BANK		
Total		<u>-2,038.50</u>
Adjusted Origination Charges	\$	<u>2,040.00</u>

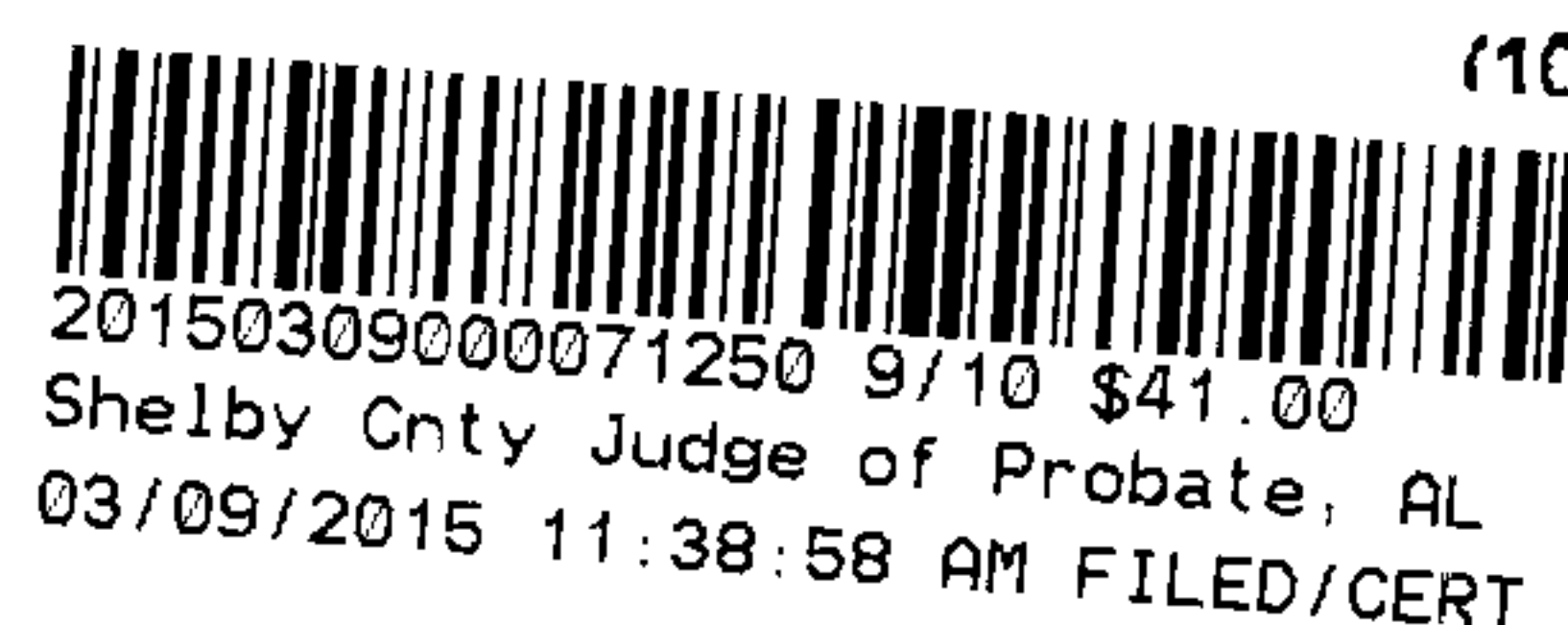
Title Services and Lender's Title Insurance Details

	BORROWER	SELLER
TITLE SEARCH	200.00	
to MAGIC CITY TITLE		
Total	\$ <u>200.00</u>	\$ <u></u>

Settlement or Closing Fee Details

	BORROWER	SELLER
SETTLEMENT FEE	450.00	
to WEAVER TIDMORE, LLC		

WARNING: It is a crime to knowingly make false statements to the United States on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.



Total

\$ 450.00 \$

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.


JAMES N. LLOYD

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