

20151001000343370
10/01/2015 11:14:08 AM
AFFID 1/6

After Recording Return To:
Central Mortgage Company
Attn: Loss Mitigation Department
801 John Barrow Road, Suite 1
Little Rock, Arkansas 72205

This Document Prepared By:
RUTH RUHL, P.C.
Ruth Ruhl, Esquire
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

Loan No.: 1707530823
Investor No.: 1707530823

015049577 **ESTOPPEL AFFIDAVIT**
State of ALABAMA §
County of UNDERDAKE §

THE UNDERSIGNED, Matthew C. Henry and Trisha A. Henry, husband and wife, as joint tenants with right of survivorship, ("Borrower")
after having been first duly sworn, upon oath, state and affirm the following to-wit:

1. That on July 24th, 2008, for good and valuable consideration, Borrower duly executed and delivered a certain Promissory Note ("Note"), made payable to the order of MortgageAmerica, Inc.

, ("Lender"),
in the original principal amount of \$286,150.00, together with interest thereon at the rate set forth in said instrument. The Note was duly secured by a Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") of even date therewith being recorded on July 30th, 2008, as Instrument No. 20080730000305970, Mortgage Book N/A, Page N/A in the real estate records, in the Probate Office of Shelby County, Alabama.

ASSIGNMENT CHAIN ATTACHED AS EXHIBIT "B" IF APPLICABLE

Loan No.: 1707530823
Investor No.: 1707530823

Property more particularly described as:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

COMMONLY KNOWN AS: 160 Hackberry Circle, Chelsea, Alabama 35043
TAX ID: 09-8-33-0-002-006.000

The Borrower is currently in default in the making of payments due on the Note and does not currently have the financial capability of curing such default.

2. That pursuant to an agreement with the Lender, Borrower has made, executed and delivered that certain Warranty Deed ("Deed") of even date herewith, which conveyed the Property and improvements thereon to the Lender or its designee.
3. That the undersigned hereby acknowledges, agrees and certifies that the Deed is an absolute conveyance of Borrower's right, title and interest in and to said Property and improvements, together with all buildings thereon and appurtenances thereunto belonging and appertaining, including the exceptions as specified in the title commitment/report from Old Republic National Title Insurance Company, effective date of July 2nd, 2015 with release of all homestead and other exemption rights in and to the Property; and also conveyed, transferred and assigned Borrower's rights of possession, rentals, deposits and equity of redemption in and to the Property and improvements thereon, all personal property existing on or used in conjunction with the Property, and all other rights and interest of Borrower in and to the Property.
4. That the value of the Property and improvements thereon is not in excess of the amount of the total indebtedness outstanding on the Note, and in consideration of the premises hereof, and in consideration of such conveyance, Borrower has received from the Lender an agreement that, subject to certain conditions, Lender covenants to completely release Borrower from personal liability to pay principal and interest under the Promissory Note and Security Instrument, and from all security agreements, financing statements, and claims and demands with respect to the Property.
5. That the Deed was given voluntarily by Borrower, in good faith on the part of the Lender, without any fraud, misrepresentation, duress or undue influence whatsoever, or any misunderstanding on the part of the Lender or Borrower, and was not given as a preference against any other creditors of Borrower.
6. That the Deed shall not restrict the right of the Lender to commence foreclosure proceedings if it should so desire; but the conveyance by said Deed shall be and is hereby intended and understood to be an absolute conveyance and an unconditional sale, with full extinguishment of Borrower's equity of redemption, and with full release of all of Borrower's right, title and interest of every character and nature in and to the Property and improvements thereon.
7. That Borrower has not taken any action, or failed to take any action, which would result in any lien, encumbrance, claim or charge from being recorded against the Property.
8. That notwithstanding the Borrower has not made payments due on the Note, Borrower is solvent and is not currently the subject of any voluntary or involuntary bankruptcy, insolvency, arrangement or receivership proceedings, nor is Borrower currently contemplating or anticipating the same.

Loan No.: 1707530823
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9. That it is expressly understood that this Affidavit has been given for the protection and benefit of and may be relied upon the Lender and the Title Company, and their successors and assigns, and shall bind the representatives, heirs, executors, administrators and assigns of the undersigned.
10. That there exists no agreement, express or implied, for Borrower, the undersigned, or any person or entity acting as an agent of Borrower or undersigned, to reacquire the Property or any portion thereof, or interest therein, from the Lender or to distribute to Borrower any profits or proceeds derived from the Property.
11. That the Borrower upon request from the Lender, will testify, declare, depose or certify before any competent tribunal, officer or person in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.
12. That the Borrower has vacated the Property, the Property is broom clean; that to the best of Borrower's knowledge, the Property is free of harmful mold; that all utilities, and Home Owner Association dues, fees and/or assessments, if any, are paid in full through the date of execution of the Deed in favor of Lender; and, that Borrower has been advised to consult a tax consultant/advisor to discuss any tax consequences that could result from the Deed.
13. That it is expressly understood and agreed that the above foregoing provisions shall be supplemental to the Deed and shall not merge therein.

DATED this 24TH day of AUGUST 2015.

Matthew C. Henry
Matthew C. Henry -Borrower

Trisha A. Henry
Trisha A. Henry -Borrower

-Borrower

-Borrower

ACKNOWLEDGMENT

State of ALABAMA §
County of LANDERONE §

I, JANICE COGER [name and style of officer], hereby certify that Matthew C. Henry and Trisha A. Henry whose name is/are signed to the foregoing conveyance, and who is/are 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 24TH day of AUGUST, 2015, A.D.

(Seal)

JANICE COGER
Notary Signature
JANICE COGER
Printed Name

Style of Officer

MY COMMISSION EXPIRES 08/12/19


Loan No.: 1707530823
Investor No.: 1707530823

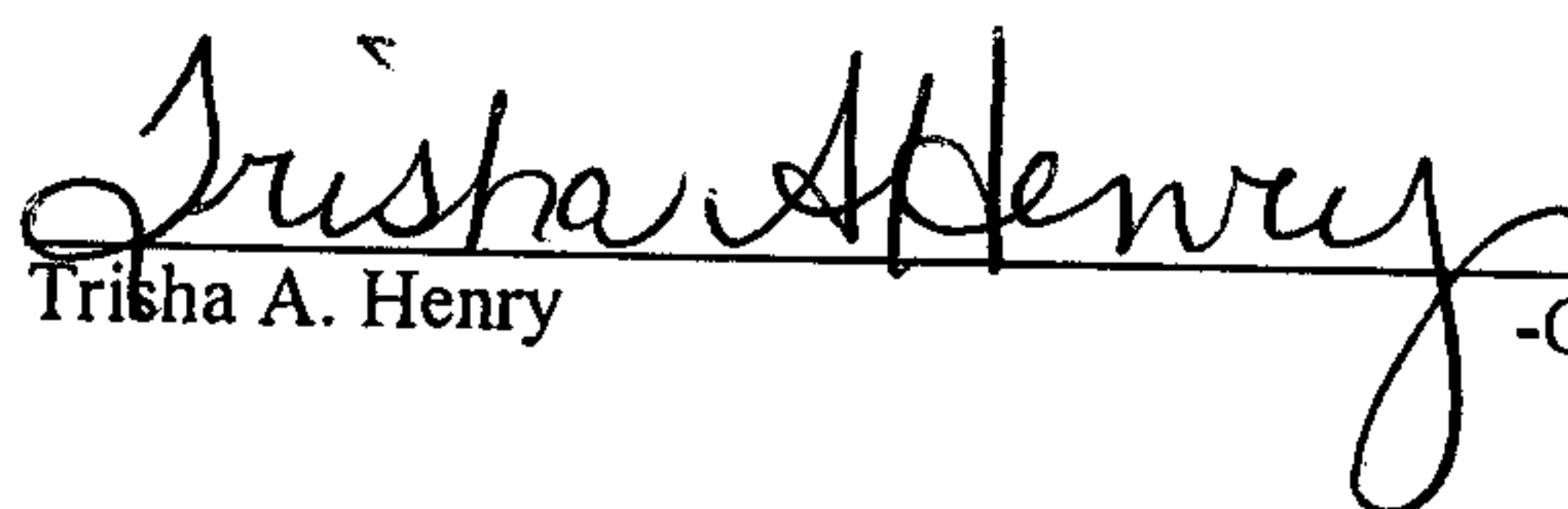
CONDITIONAL DELIVERY OF DEED
(to be attached to the Estoppel Affidavit)

It is understood and agreed by Grantor that the Deed to Federal National Mortgage Association

("Grantee"), mentioned in the Estoppel Affidavit delivered together herewith, is intended to convey a marketable title free and clear of all liens or encumbrances, that the Grantee intends to have the title to and condition of said premises examined before finally accepting said Deed; and, that the Grantee, in its sole discretion, reserves the right to reject said Deed, and to have the holder of the Note and the Mortgage/Deed of Trust/Security Deed proceed with foreclosure and assert all of the rights of the holder under the Note and Mortgage/Deed of Trust/Security Deed described in the first paragraph of said Estoppel Affidavit.

Signed this 24TH day of AUGUST, 2015.


Matthew C. Henry -Grantor


Trisha A. Henry -Grantor

-Grantor

-Grantor

EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN SHELBY COUNTY, ALABAMA,
TO-WIT:

LOT 506, ACCORDING TO THE SURVEY OF YELLOWLEAF RIDGE ESTATES, FIFTH
SECTOR, AS RECORDED IN MAP BOOK 25, PAGE 132, IN THE PROBATE OFFICE OF
SHELBY COUNTY, ALABAMA. BEING SITUATED IN SHELBY COUNTY, ALABAMA.

TAX ID NO: 09-8-33-0-002-006.000

BEING THE SAME PROPERTY CONVEYED BY JOINT AND SURVIVORSHIP DEED
GRANTOR: OWEN WATKINS, MARRIED and KAYCE C WATKINS, MARRIED
GRANTEE: MATTHEW C. HENRY AND TRISHA A. HENRY AS J/T/R/S
DATED: 07/24/2008
RECORDED: 07/30/2008
DOC#/BOOK-PAGE: 20080730000305960

ADDRESS: 160 HACKBERRY CIRCLE, CHELSEA, AL 35043

EXHIBIT "B" - ASSIGNMENT CHAIN

Said Mortgage was assigned as follows:

(1) To Federal National Mortgage Association

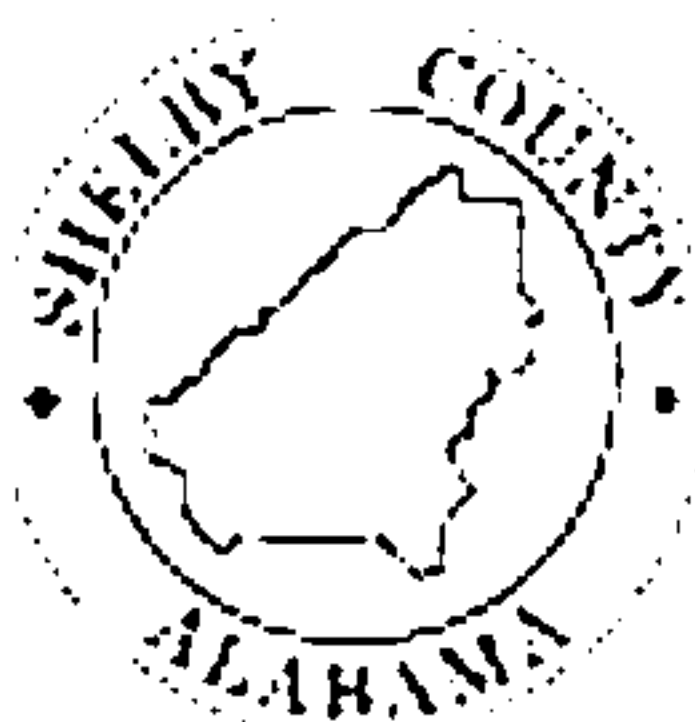
by assignment dated ~~N/A~~ 09/28/2015, and recorded on ~~N/A~~ *Simultaneously* in Book N/A
Page N/A, Instrument No. N/A in the Probate Office of Shelby
County, Alabama.

(2) To N/A

by assignment dated N/A, and recorded on N/A in Book N/A
Page N/A, Instrument No. N/A in the Probate Office of Shelby
County, Alabama.

(3) To N/A

by assignment dated N/A, and recorded on N/A in Book N/A
Page N/A, Instrument No. N/A in the Probate Office of Shelby
County, Alabama.



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
10/01/2015 11:14:08 AM
\$29.00 CHERRY
20151001000343370

A handwritten signature in black ink, appearing to read "J. W. Fuhrmeister", is written over the official text.