

20160115000016780  
01/15/2016 03:15:06 PM  
DEEDS 1/8

PREPARED BY:  
LYNN BYRD, ATTORNEY AT LAW  
PO BOX 44  
MONROEVILLE, AL 36461

RETURN TO:  
STEWART TITLE GUARANTY  
601 CANYON DR, STE 100  
COPPELL, TX 75019

**DEED IN LIEU OF FORECLOSURE**  
**TITLE OF DOCUMENT**

KNOW ALL MEN BY THESE PRESENTS, that **ANDREA J. CROCKER, A SINGLE PERSON**, whose mailing address is 604 Crown Reserve Dr Birmingham AL 35244 hereinafter called grantor, for **\$144,866.03** and other good and valuable consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3**, whose address is One Home Campus, MAC F2303-03R, Des Moines, IA 50328, hereinafter called grantee, and unto grantee's successors and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in the County of SHELBY, State of Alabama, described as follows:

Lot 7 and part of Lot 8 according to the survey of Port South First Sector, as recorded in Map Book 6, page 22, in the Office of the Judge of Probate in Shelby County, Alabama, more particularly described as follows:

Being at the NE corner of Lot 8 of said subdivision; thence Southerly along the East line of said Lot 8 a distance of 5.0 feet; thence turn 82° 50' to the right and run Westerly a distance of 65.0 feet; thence turn 14° 06' 01" right and run Northwesterly a distance of 108.59 feet to the Northwest corner of Lot 8; thence Easterly along the North line of said Lot 8 a distance of 172.29 feet to the point of beginning, less and except, that part of Lot 7 of said subdivision described as follows:

Begin at the NW corner of Lot 7 of said subdivision; thence Easterly a distance of 99.97 feet; thence turn 14° 39' 39" left and run Northeasterly a distance of 75.80 feet to the Northeast corner of said Lot 7; thence Southeasterly along the North line of said Lot 7 a distance of 174.36 feet to the point of beginning; being situated in Shelby County, Alabama.

APN: 13-7-26-3-001-040.000

Property Address: 104 CAPE COD CIRCLE, ALABASTER, AL 35007

Being the same property conveyed to Andrea J. Crocker by Warranty Deed from Cecil Wayne Crocker and wife, Andrea J. Crocker, dated November 08, 1994, recorded November 21, 1994 of record in Instrument No. 1994-34620, Recorder's Office for Shelby County, Alabama.

To have and to hold the same unto the said grantee and grantee's successors and assigns forever.

This deed is absolute in effect and conveys fee simple title of the premises above described to the grantee and does not operate as a mortgage, deed of trust or security of any kind.

This deed does not effect a merger of the fee ownership and the lien of the mortgage described below. The fee and lien shall hereafter remain separate and distinct.

By acceptance and recording of this deed, grantee covenants and agrees that it shall forever forbear taking any action whatsoever to collect against grantor on the obligations which are secured by the mortgage/deed of trust (referred to herein as "mortgage") described below, other than by foreclosure of that mortgage; and, that in any proceeding to foreclose that mortgage, grantee shall not seek, obtain or permit a deficiency judgment against grantors, their heirs, successors or assigns, such right being hereby waived. This paragraph shall be inapplicable in the event that grantor attempts to have this deed set aside or this deed is determined to transfer less than fee simple title to grantee.

Grantor does hereby assign and transfer to grantee any equity of redemption and statutory rights of redemption concerning the real property and the mortgage described below.

Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made.

The true and actual consideration for this transfer consists of \$144,866.03 and grantee's waiver of its right to bring an action against grantor based on the promissory note secured by the mortgage hereinafter described and agreement not to name the grantor as a party to a foreclosure action as stated above with respect to that certain mortgage signed **12/21/2006**, by ANDREA J. CROCKER, A SINGLE WOMAN in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR EQUIFIRST CORPORATION and recorded as Instrument No. **20070103000000520**, in the real property records of SHELBY County, Alabama on **01/03/2007**.

Said mortgage was assigned from Mortgage Electronic Registration Systems, Inc. to U.S. Bank National Association, as Trustee for SASCO Mortgage Pass-Through Certificates, Series 2007-BC3 with assignment dated **01/19/2010** and recorded **01/26/2010** as Instrument No. **20100126000025700**.

In construing this deed and where the context so requires, the singular includes the plural and the plural includes the singular and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

**See Estoppel Affidavit attached as Exhibit "A"**

This deed is executed and delivered pursuant to Section 35-10-5 et seq of the Code of Alabama of 1975.

*REMAINDER OF PAGE INTENTIONALLY LEFT BLANK*

IN WITNESS WHEREOF, the grantor has executed this instrument this 6 day of JANUARY, 2016

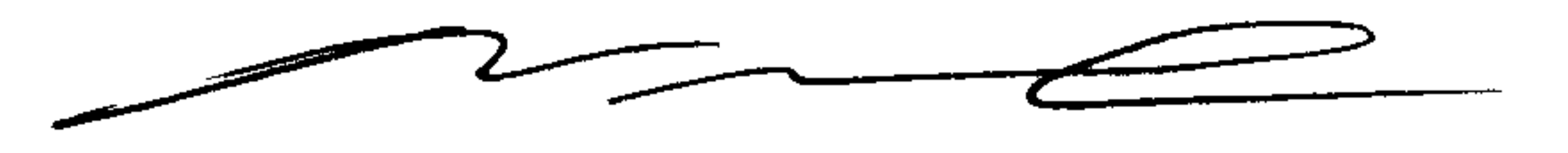
  
ANDREA J. CROCKER

STATE OF ALABAMA

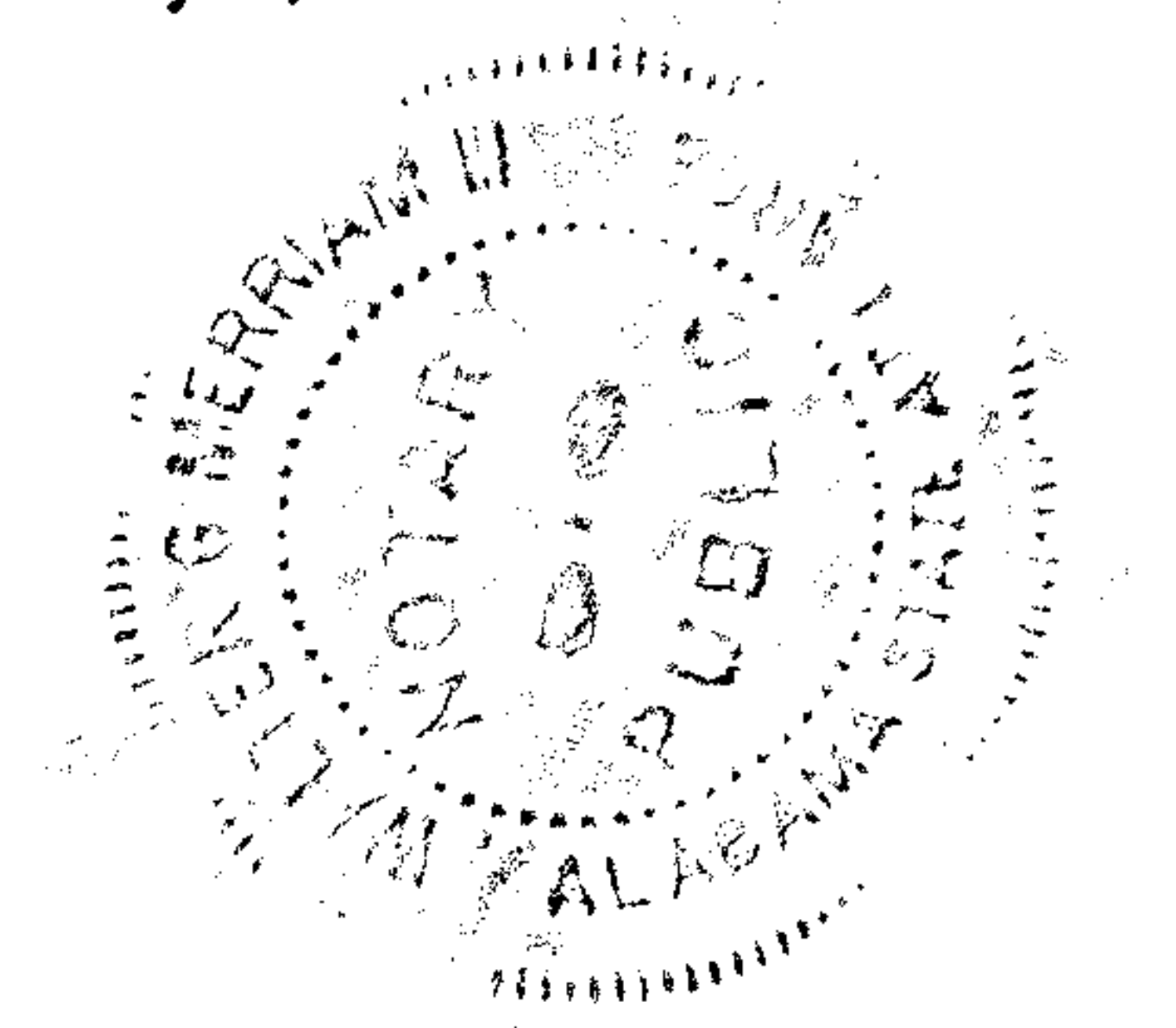
COUNTY OF SHELBY

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared **ANDREA J. CROCKER** whose name as Grantor is signed to the foregoing conveyance, and who is known to me, who after by me being first duly sworn on oath did depose and say that being informed of the contents of said conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this, the 6 day of JANUARY, 2016.

  
\_\_\_\_\_  
Notary Public  
My Commission Expires: \_\_\_\_\_

My Commission Expires  
February 1, 2018



Send Tax Notices to: U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3, One Home Campus, MAC F2303-03R, Des Moines, IA 50328



Exhibit "A"  
ESTOPPEL AFFIDAVIT

STATE ALABAMA )  
 )SS.  
COUNTY OF Shelby )

**ANDREA J. CROCKER, A SINGLE PERSON**, being first duly sworn, depose and say: That they/he/she is the identical party who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3** dated the 6th day of January, 2016, conveying the following described property, to-wit:

Lot 7 and part of Lot 8 according to the survey of Port South First Sector, as recorded in Map Book 6, page 22, in the Office of the Judge of Probate in Shelby County, Alabama, more particularly described as follows:

Being at the NE corner of Lot 8 of said subdivision; thence Southerly along the East line of said Lot 8 a distance of 5.0 feet; thence turn 82° 50' to the right and run Westerly a distance of 65.0 feet; thence turn 14° 06' 01" right and run Northwesterly a distance of 108.59 feet to the Northwest corner of Lot 8; thence Easterly along the North line of said Lot 8 a distance of 172.29 feet to the point of beginning, less and except, that part of Lot 7 of said subdivision described as follows:

Begin at the NW corner of Lot 7 of said subdivision; thence Easterly a distance of 99.97 feet; thence turn 14° 39' 39" left and run Northeasterly a distance of 75.80 feet to the Northeast corner of said Lot 7; thence Southeasterly along the North line of said Lot 7 a distance of 174.36 feet to the point of beginning; being situated in Shelby County, Alabama.

APN: 13-7-26-3-001-040.000

Property Address: 104 CAPE COD CIRCLE, ALABASTER, AL 35007

Being the same property conveyed to Andrea J. Crocker by Warranty Deed from Cecil Wayne Crocker and wife, Andrea J. Crocker, dated November 08, 1994, recorded November 21, 1994 of record in Instrument No. 1994-34620, Recorder's Office for Shelby County, Alabama.

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiants as grantors in said deed to convey, and by said deed these affiants did convey to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3 therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3;

That in the execution and delivery of said deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

That aforesaid deed was not given as a preference against any other creditors of the deponents or either of them; that at the time it was given there was no other person or persons, firms or corporations, other than U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3 who have an interest, either directly or indirectly, in said premises; that these deponents are solvent and have no other creditors whose rights would be

prejudiced by such conveyance, and that deponents are not obligated upon any bond or mortgage or other security whereby any lien has been created or exists against the premises described in said deed.

That the consideration for said deed was and is payment to affiants of the sum of \$144,866.03 by U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3 and U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3's agreement to forbear taking any action against affiants to collect on the obligations secured by the mortgage described below, other than by foreclosure of that mortgage and to not seek, obtain or permit a deficiency judgment against affiants in such foreclosure action.

The mortgage referred to herein was executed by ANDREA J. CROCKER, A SINGLE WOMAN to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR EQUIFIRST CORPORATION dated **12/21/2006** and recorded on **01/03/2007** as Instrument No. **20070103000000520**, in the real property records of SHELBY County, State of Alabama.

Said mortgage was assigned from Mortgage Electronic Registration Systems, Inc. to U.S. Bank National Association, as Trustee for SASCO Mortgage Pass-Through Certificates, Series 2007-BC3 with assignment dated **01/19/2010** and recorded **01/26/2010** as Instrument No. **20100126000025700**.

At the time of making said deed in lieu of foreclosure affiants believed and now believe that the aforesaid consideration therefore represents the fair value of the property so deeded, or more.

This affidavit is made for the protection and benefit of U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

(Estoppel Affidavit)

That affiants, and each of them 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.

*REMAINDER OF PAGE INTENTIONALLY LEFT BLANK*

I/WE (THE GRANTORS) UNDERSTAND THAT I/WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE SIGNING THE AFORESAID DEED. I/WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

Dated: 6 JAN 2016

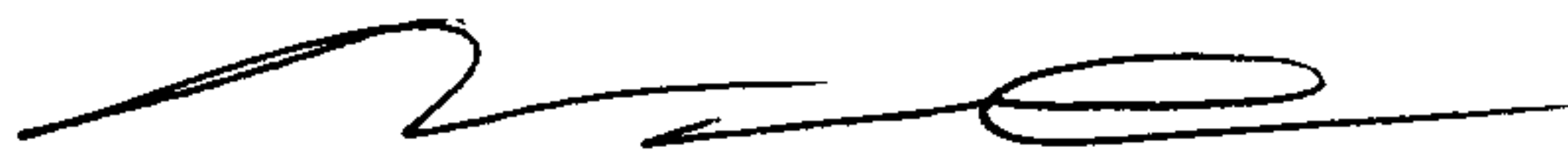
  
ANDREA J. CROCKER

STATE OF ALABAMA

COUNTY OF SHELBY

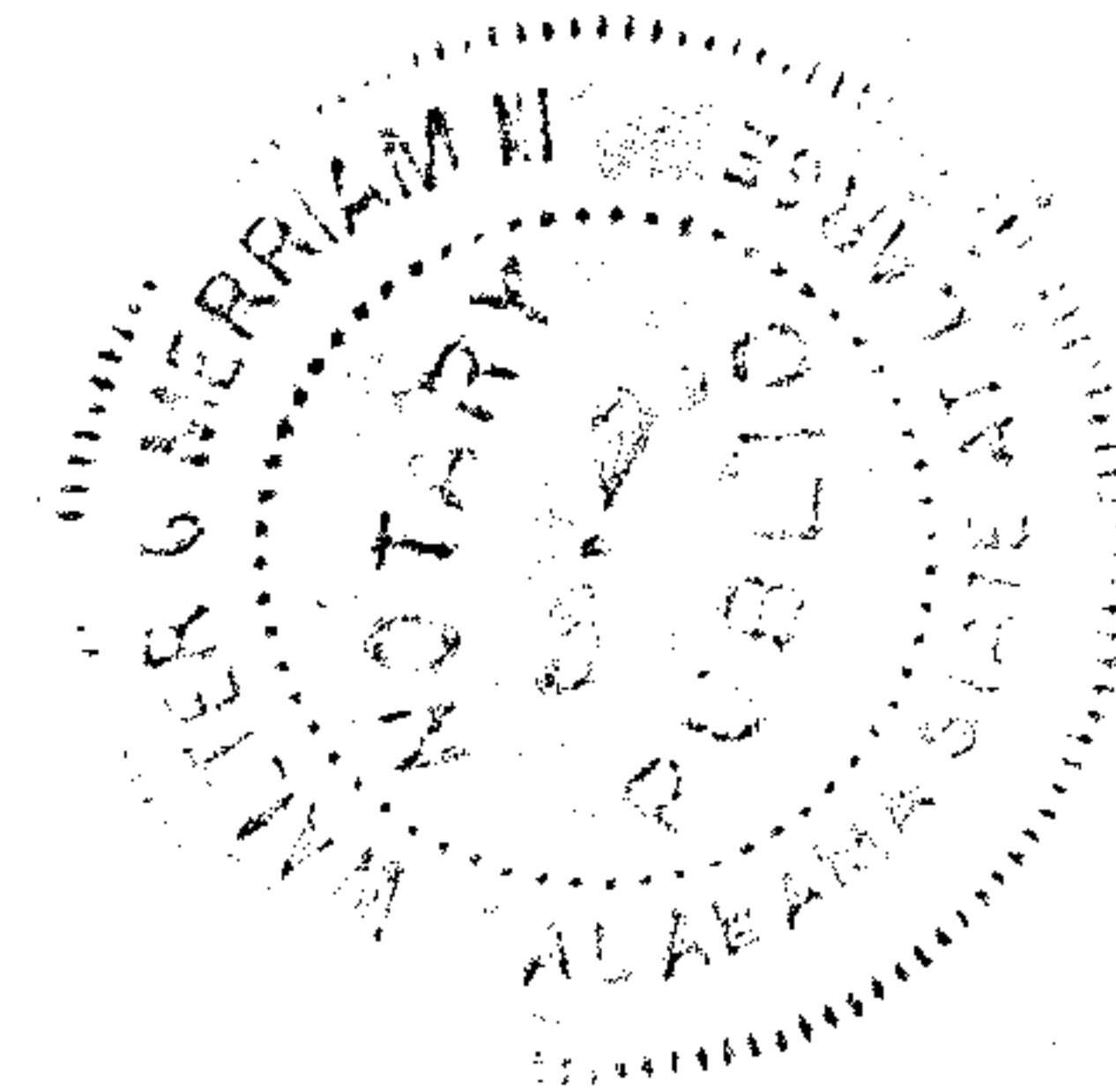
Before me, the undersigned, a Notary Public in and for said State and County, personally appeared **ANDREA J. CROCKER** whose name as Grantor is signed to the foregoing conveyance, and who is known to me, who after by me being first duly sworn on oath did depose and say that being informed of the contents of said conveyance, she executed the same voluntarily on the day the same bears date.

Given under my hand and notarial seal on this, the 6 day of JANUARY, 2016.



Notary Public

My Commission Expires: ~~My Commission Expires~~  
February 1, 2018





## Real Estate Sales Validation Form

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

Grantor's Name ANDREA J. CROCKER  
Mailing Address 604 Crown Reserve Dr  
Birmingham, AL 35244

Grantee's Name U.S. BANK NATIONAL ASSOCIATION  
Mailing Address One Home Campus, MAC F2303-03R  
Des Moines, IA 50328-0001

Property Address 104 CAPE COD CIRCLE  
ALABASTER, AL 35007

Date of Sale 1-6-2016  
Total Purchase Price \$                     

or  
Actual Value \$                     

or  
Assessor's Market Value \$ 150,600.00

**20160115000016780 01/15/2016**  
**03:15:06 PM DEEDS 7/8**

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)

☐ Bill of Sale  
☐ Sales Contract  
☐ Closing Statement

☐ Appraisal  
☒ Other Tax Assessment Printout

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 1/6/16

Print ANDREA J. CROCKER

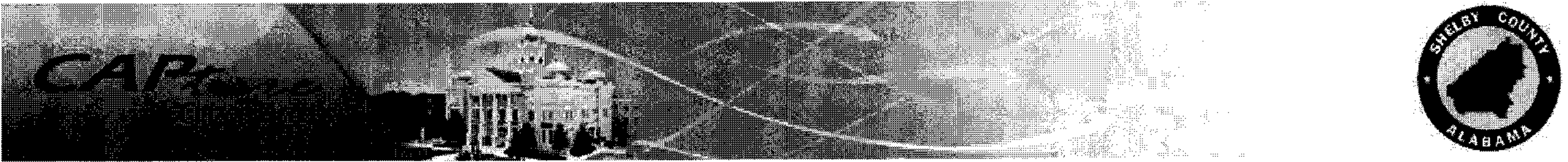
Unattested

(verified by)

Sign

Andrea J. Crocker  
(Grantor/Grantee/Owner/Agent) circle one

**Form RT-1**



SHELBY COUNTY, ALABAMA. CITIZEN ACCESS PORTAL

WELCOME   **PROPERTY TAX**   BOE   PERSONAL PROPERTY   REDEMPTION

- **Search**
- Pay Tax
- Assessment
- Forms

<b>PARCEL #:</b>	<b>13 7 26 3 001 040.000</b>	Baths: <b>2.0</b>	H/C Sqft: <b>1,645</b>
<b>OWNER:</b>	CROCKER ANDREA J	Land: <b>29,000</b>	Imp: <b>121,600</b> Total: <b>150,600</b>
<b>ADDRESS:</b>	104 CAPE COD CIRCLE ALABASTER AL 35007	Acres: <b>0.000</b>	Sales Info: <b>\$0</b>

<< Prev   Next >>   [ 1 / 1 Records ]

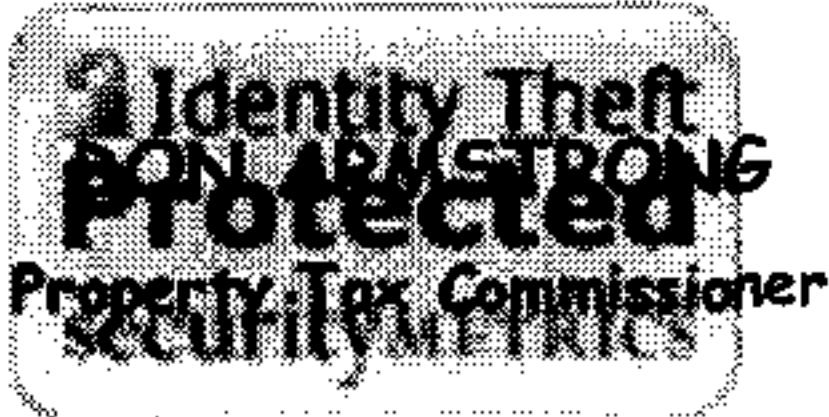
Tax Year : 2015

**SUMMARY**   LAND   BUILDINGS   SALES   PHOTOGRAPHS   MAPS

SUMMARY

ASSESSMENT				VALUE	
PROPERTY CLASS:	3	OVER 65 CODE:		LAND VALUE 10%	\$29,000
EXEMPT CODE:	10	DISABILITY CODE:		LAND VALUE 20%	\$0
MUN CODE:	02 ALABASTER	HS YEAR:	0	CURRENT USE VALUE	\$0
SCHOOL DIST:	2	EXM OVERRIDE AMT:	\$0.00	<u>CLASS 2</u>	
OVR ASD VALUE:	\$0.00				
CLASS USE:				<u>CLASS 3</u>	
FOREST ACRES:	0	TAX SALE:		BLDG 1 Card 1	111 \$121,600
PREV YEAR VALUE:	\$148,400.00	BOE VALUE:	0	TOTAL MARKET VALUE: \$150,600	

- QUICK LINKS**
- PTC Info
  - Assessment
  - Collection
  - Property Deeds
  - Millage Rate
  - Contact Us
  - County Site
  - Get Adobe Reader
  - \*\* News \*\*



SHELBY COUNTY  
102 Depot Street  
Columbiana, AL 35051  
(205) 670-6900



TAX INFO							
	CLASS	MUNCODE	ASSD. VALUE	TAX	EXEMPTION	TAX EXEMPTION	TOTAL TAX
STATE	3	2	\$15,060	\$97.89	\$4,000	\$26.00	\$71.89
COUNTY	3	2	\$15,060	\$112.95	\$2,000	\$15.00	\$97.95
SCHOOL	3	2	\$15,060	\$240.96	\$0	\$0.00	\$240.96
DIST SCHOOL	3	2	\$15,060	\$210.84	\$0	\$0.00	\$210.84
CITY	3	2	\$15,060	\$150.60	\$0	\$0.00	\$150.60
FOREST	3	2	\$0	\$0.00	\$0	\$0.00	\$0.00
<b>ASSD. VALUE: \$15,060.00</b>			<b>\$813.24</b>		<b>GRAND TOTAL: \$772.24</b>		

DEEDS		PAYMENT INFO		
INSTRUMENT NUMBER	DATE	PAY DATE	TAX YEAR	PAID BY
19940003462000000	11/8/1994		2015	

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[Website Disclaimer](#)

20160115000016780   01/15/2016 03:15:06 PM DEEDS 8/8



Filed and Recorded  
Official Public Records  
Judge James W. Fuhrmeister, Probate Judge,  
County Clerk  
Shelby County, AL  
01/15/2016 03:15:06 PM  
\$36.00 CHERRY  
20160115000016780