Source of Title Deed Book N/A Page N/A

REQUESTED BY & AFTER RECORDING
RETURN TO: STEWART TITLE CO
FNMA - POST CLOSING DEPT
500 N BROADWAY - STE 900
ST LOUIS MO 63102

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

Send Tax Notice To: 8950 Cypress Waters Blvd Coppell, Texas 75019

Loan No.: 0596734814 Investor No.: 1703433457

DEED IN LIEU OF FORECLOSURE

State of Alabaria

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of the amount owed to Grantee under that certain Note and Mortgage executed by Joey Carlee and Sunner Carlee, husband and wife

Mortgage Electronic Registration Systems, Inc., acting solely as nominee for MortgageAmerica, Inc.,

dated February 28th, 2007 , and recorded in Mortgage Book N/A , Page N/A , Instrument No. 20070305000097320 in the Probate Office of Shelby County, Alabama, and in further consideration of the sum of One Dollar (\$1.00) to the undersigned Grantors, in hand paid by the Grantee herein, the receipt whereof is hereby acknowledged, Joey Carlee and Sunner Carlee, husband and wife, 1250 Highway 10, Montevallo, Alabama 35115

, (herein referred to as "Grantors"), do grant, bargain, sell and convey unto Federal National Mortgage Association, whose address is 3900 Wisconsin Avenue, NW, Washington, DC 20016-2892

(herein referred to as "Grantee"), all of their right, title and interest in the hereinafter described real estate situated in Shelby County, Alabama, which said real estate is described as follows:

ASSIGNMENT CHAIN ATTACHED AS EXHIBIT "B" IF APPLICABLE.

to

20160126000026110 01/26/2016 11:47:02 AM DEEDS 2/11

Loan No.: 0596734814 Investor No.: 1703433457

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

COMMONLY KNÓWN AS: 872 Burning Tree Trail, Alabaster, Alabama 35007

TAX ID: 13-8-34-1-004-002.000

This deed is given in lieu of foreclosure of that certain Mortgage referred to hereinabove.

It is understood and agreed that the lien and title of the Mortgage referred to hereinabove shall be merged in the title hereby conveyed ONLY in the event of the full effectiveness of this conveyance, according to the terms and provisions expressed herein, and that, if for any reason, this conveyance shall be held ineffective in any particular, or in the event of the setting aside of this conveyance and any proceedings instituted under the Bankruptcy Code or otherwise, the Grantee shall be subrogated to, or shall be considered to have retained, all of its lien, title, and rights under the Mortgage, and the indebtedness secured thereby, and, in any such event, said Grantee shall have the right to proceed to a foreclosure of the Mortgage in all respects as if this instrument had not been executed and delivered to the Grantee. Further, it is the intent of the parties hereto, that the execution of the within conveyance by Grantors, and acceptance of delivery of this deed will not operate as a merger of the mortgage lien into the fee of the property in the event the mortgage lien is necessary to protect the Grantee therein from intervening claims or liens of third persons, which were junior to the lien of the Mortgage.

And the Grantors do assign, covenant with the said Grantee that he is lawfully seized of said premises in fee simple; that it is free from all encumbrances except as hereinabove stated; that they have a good right to sell and convey the same as aforesaid; and that they will, and their successors and assigns shall warrant and defend the same unto the said Grantee, its successors and assigns forever, against the lawful claims of any and all persons.

TO HAVE AND TO HOLD to the said Grantee, and to its successors and assigns forever.

IN WITNESS WHEREOF, the said, has hereunt 2015.		
•	Joey Carlee	Granton
	<u>Frennes Ca</u> Sunner Carlee	Seal) -Granton
		(Seal) -Granton
		(Seal) Granton

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Loan No.: 0596734814 Investor No.: 1703433457

GRANTOR ACKNOWLEDGMENT

State of Waltena §	
County of Jefferson §	
	banino [hame and style of officer], hereby certify that
I, latricia (Ira	Danino [hame and style of officer], hereby certify that
Joey Carlee and Sunner Carlee	
this day that, being informed of the contents	onveyance, and who is/are known to me, acknowledged before me on of the conveyance, he/she/they executed the same voluntarily on the
day the same bears date. Given under my hand this da	y of November, A.D. 2015.
(Seal)	Was Fabourio
WILLIA C. TRANSIL	Notary Signature
NOTARI	Patricia (Trabanino
My Comm. Expires	Printed Name
Aug. 11, 2018	Vistory tublic
The Albiron Sign	Style of Officer (

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EXHIBIT "B" - ASSIGNMENT CHAIN

(1) To Nationstar Mortgage, LLC

by assignment dated May 24th, 2013 , and recorded on June 5th, 2013 in Book N/A

Page N/A , Instrument No. 20130605000230210 in the Probate Office of Shelby

County, Alabama.

(2) To Federal National Mortgage Association

by assignment dated N/A and recorded on N/A in Book N/A

Said Mortgage was assigned as follows:

N/A

To

(3)

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.

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.

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REQUESTED BY & AFTER RECORDING RETURN TO: STEWART TITLE CO FNMA - POST CLOSING DEPT 500 N BROADWAY - STE 900 ST LOUIS MO 63102

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

Loan No.: 0596734814 Investor No.: 1703433457

ESTOPPEL AFFIDAVIT

State of Alabama & County of Shelby

THE UNDERSIGNED, Joey Carlee and Sunner Carlee, husband and wife

, ("Borrower")

after having been first duly sworn, upon oath, state and affirm the following to-wit:

1. That on February 28th, 2007 , 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 \$138,500.00 , 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 March 5th, 2007, as Instrument No. 20070305000097320, 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

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Loan No.: 0596734814 Investor No.: 1703433457

Property more particularly described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

COMMONLY KNOWN AS: 872 Burning Tree Trail, Alabaster, Alabama 35007 TAX ID: 13-8-34-1-004-002.000

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.

- 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 Stewart Title Guaranty Company, effective date of August 27th, 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.: 0596734814 Investor No.: 1703433457

ALABAMA ESTOPPEL AFFIDAVIT

- 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 9th	day of Novembe	<u>R</u> , 2015.	
		funner Carl	
Joey Carlee	-Borrower	Sunner Carlee	-Borrowe
	-Borrower		-Borrowe
	ACKNOWL	EDGMENT	
State of Molrema a	§		
State of Martina a County of Jefferson I, Patricia C	§ Trabanino	Iname and style of officer],	LC hereby certify that
whose name is/are signed to the this day that, being informed o	e foregoing conveyance, and the conveya	I who is/are known to me, acknown to he/she/they executed the same	vledged before me on
day the same bears date. Given under my hand	this 9 day of Nov	ember, A.D. 2015	
(Seability NOTAR)		Haban	mio
My Comm. Expires Aug. 11, 2018		Notary Signature Atricia (Tab	anino
AND STATE ATMINISTRATION OF THE PROPERTY OF TH		Printed Name Office of the state of the sta	lic
MINIMINA		Style of Officer	

Page 3 of 3

Loan No.: 0596734814 Investor No.: 1703433457

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

to reject said Deed, an	d to have all of the	the holde e rights o	r of the Note and the factorial that the folder under	he Mortgage/Deed	its sole discretion, reserves the right of Trust/Security Deed proceed with ortgage/Deed of Trust/Security Dee	th
Signed this	9th	_day of _	November	, 2015	······································	
		Lac		Surner	Carlee	
Joey Carles			-Grantor	Sunner Carlee	-Grante	or

-Grantor

-Grantor

20160126000026110 01/26/2016 11:47:02 AM DEEDS 9/11

EXHIBIT A

ALL THAT PARCEL OF LAND IN COUNTY OF SHELBY, STATE OF ALABAMA AS MORE FULLY DESCRIBED IN INSTRUMENT NO. 20070305000097310 AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

LOT 6, IN BLOCK 2, ACCORDING TO THE SURVEY OF NAVAJO HILLS, FIRST SECTOR, AS RECORDED IN MAP BOOK 5, PAGE 18, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY CONVEYED TO JOEY CARLEE AND SUNNER CARLEE FROM MARK ALAN BOGGAN, AN UNMARRIED MAN AND ANITA WAITS BOGGAN, AN UNMARRIED WOMAN, BY WARRANTY DEED DATED FEBRUARY 28, 2007, AND RECORDED MARCH 05, 2007, IN INSTRUMENT NO. 20070305000097310, AMONG THE LAND RECORDS OF SHELBY COUNTY, ALABAMA.

APN: 13-8-34-1-004-002.000

For Informational Purposes Only: Property Address: 872 Burning Tree Trail, Alabaster, AL-35007

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EXHIBIT "B" - ASSIGNMENT CHAIN

Said Mortgage was assigned as follows: Nationstar Mortgage, LLC (1) To , and recorded on June 5th, 2013 in Book N/A by assignment dated May 24th, 2013 in the Probate Office of Shelby Page N/A , Instrument No. 20130605000230210 County, Alabama. Federal National Mortgage Association To (2) , and recorded on N/A in Book N/A by assignment dated N/A in the Probate Office of Shelby , Instrument No. N/A Page N/A County, Alabama. N/A To (3) in Book N/A by assignment dated N/A , and recorded on N/A in the Probate Office of Shelby , Instrument No. N/A Page N/A County, Alabama.

Real Estate Sales Validation Form

This	Document must be filed in accor			
Grantor's Name	Joey Carlee and Sunne Carlee	Grantee's Name	Federal National Mortgage	
Mailing Address	1250 Highway 10	Mailing Address	Association	
	Montevallo		3900 Wisconsin Ave, NW	
	Al, 35115		Washington, DC 20016	
•				
Property Address	872 Burning Tree Trail		11-9-15	
	Alabaster	Total Purchase Price	\$ 134459.97	
	AL, 35007	or		
2016012600	0026110	Actual Value	\$	
01/26/2016	11:47:02 AM	Or A and a Manda A \ \ \ - loo-	♣	
DEEDS 11	'11	Assessor's Market Value	* * * * * * * * * *	
			red)	
If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.				
		nstructions		
	d mailing address - provide their current mailing address.		ersons conveying interest	
Grantee's name are to property is being	nd mailing address - provide i g conveyed.	the name of the person or p	ersons to whom interest	
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.		
•	ce - the total amount paid for the instrument offered for re		y, both real and personal,	
conveyed by the in	e property is not being sold, the strument offered for record. or the assessor's current ma	This may be evidenced by a	y, both real and personal, being in appraisal conducted by a	
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).				
accurate. I further		tements claimed on this for	ed in this document is true and may result in the imposition	
Date 11/9/15		Print Joey Carlee	Sunner Carles	
Unattested		Sign Alle	Supre Carle	
	Recorded Public Records (verified by)	GrantonGrant	ee/Owner/Agent) circle one	

Print Form

Form RT-1

Shelby County, AL 01/26/2016 11:47:02 AM S45.00 CHERRY 20160126000026110

Judge James W. Fuhrmeister, Probate Judge, County Clerk