

Loan Number: 1533411578

Prepared by/Record and Return to:

Janice Garrison

Lien Release

JPMorgan Chase Bank, N.A.

700 Kansas Lane

Mail Code LA4-3120

Monroe, LA 71203

Telephone Nbr: 1-866-756-8747


20160408000114450 1/7 \$32.00
Shelby Cnty Judge of Probate, AL
04/08/2016 08:18:25 AM FILED/CERT

STATE OF LOUISIANA §

PARISH OF OUACHITA §

AFFIDAVIT OF MISSING OR INCOMPLETE ASSIGNMENT

The undersigned, **Ednique Williams**, being duly sworn, states as follows:

1. I am a **Vice President** of JPMorgan Chase Bank, National Association ("Chase") with an address of 780 Kansas Lane, Monroe, LA 71203. I make this affidavit based upon my review of Chase's records concerning the loan described below, if any, and publicly available information.
2. A note dated **July 2, 2002**, in the original principal amount of **\$88,200.00** a copy of which is attached hereto as Exhibit 2, was executed by **Susan E. Glaze** in favor of **First United Mortgage Corporation**, and secured by a Security Instrument dated **July 2, 2002**, in favor of **First United Mortgage Corporation** with an address of **3409 Colonnade Parkway, Suite 200, Birmingham, AL 35243**, executed by **Susan E. Glaze, SINGLE WOMAN** and recorded on **July 23, 2002** in the land records of **Shelby County, State of Alabama Instrument 20020723000342570** (the "Security Instrument"). The loan was subsequently transferred.

Property Address: **310 Coales Branch Cir, Pelham, AL 35124**

3. A diligent search concerning this loan, including a review of the following documents and/or sources has been conducted:

☒ the Security Instrument;

☒ the original collateral file for the loan;

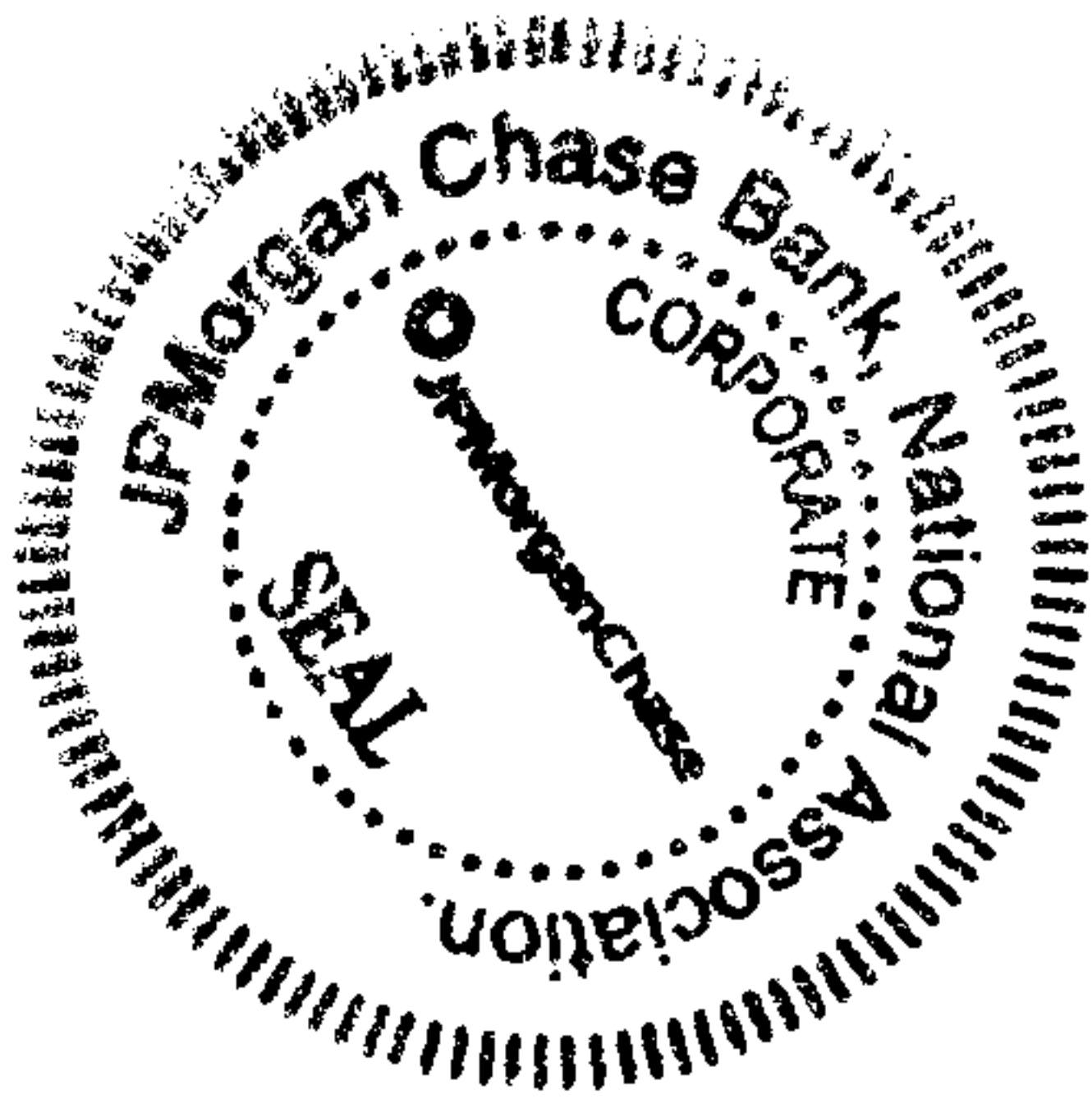
☐ Chase's business records specifying the contents of the collateral file;

☒ a title report and/or title search;

☐ information from the county concerning the Security Instrument.

Loan Number: 1533411578

4. Attached hereto as Exhibit 1 is a list of all documents of record relating to this Security Instrument that I have identified based on this review.
5. Based on the search described above, it appears there is a gap in the chain of assignments of the Security Instrument between **First United Mortgage Corporation** and **Chase Manhattan Mortgage Corporation**. One or more assignments may be missing within this gap. I have concluded that such assignment(s) either were never completed or, if completed, were never recorded. After a good faith attempt, I have concluded such assignment(s) cannot now be obtained.



JPMorgan Chase Bank, National Association

By: 

Name: **Ednique Williams**

Title: **Vice President**

Date: **March 29, 2016**

Subscribed and sworn to (or affirmed) before me
this 29 day of **March, 2016**,
by **Ednique Williams**.



Sharon Hutson, Notary Public
ID No. 77031
Ouachita Parish, Louisiana
Lifetime Commission

Sharon Hutson
Ouachita Parish, Louisiana
Lifetime Commission
Notary ID #77031



20160408000114450 2/7 \$32.00
Shelby Cnty Judge of Probate, AL
04/08/2016 08:18:25 AM FILED/CERT

Loan Number: 1533411578

Exhibit 1

A Corporate Cancellation and Release executed by Chase Manhattan Mortgage Corporation, dated June 10, 2004 and recorded on June 22, 2004 Instrument 20040622000336890.


20160408000114450 3/7 \$32.00
Shelby Cnty Judge of Probate, AL
04/08/2016 08:18:25 AM FILED/CERT

Loan Number: 1533411578

Exhibit 2

(Copy of Note/ Credit Agreement)

(Page 1 of 4)

1533411578

I CERTIFY THIS TO BE A TRUE AND CORRECT COPY OF THE ORIGINAL.

NOTE

July 2, 2002
Date

BIRMINGHAM
City

AL
State

310 Coales Branch Cir
Pelham, AL 35124

Property Address

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 88,200.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is First United Mortgage Corporation

a corporation organized and existing under the laws of The State of New Jersey

I will make all payments under this Note in the form of cash, check or money order. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 7.750%

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the first day of each month beginning on September 1st, 2002

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before principal. If, on August 1, 2032

I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my monthly payments at First United Mortgage Corporation
3409 Colonnade Parkway Suite 200, Birmingham, AL 35243
or at a different place if required by the Note Holder

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S.\$ 631.88

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a prepayment if I have not made all the monthly payments due under this Note.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. However, the Note Holder may apply my prepayment to the accrued and unpaid interest on the prepayment amount, before applying my prepayment to reduce the principal amount of the Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.



Loan Number: 1533411578

Exhibit 2

(Copy of Note/Credit Agreement)

(Page 2 of 4)

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of fifteen (15) calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be greater of \$10.00 or five percent (5%), not to exceed \$100.00 of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

Loan Number: 1533411578

Exhibit 2

(Copy of Note/ Credit Agreement)

(Page 3 of 4)

1533411578

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows.

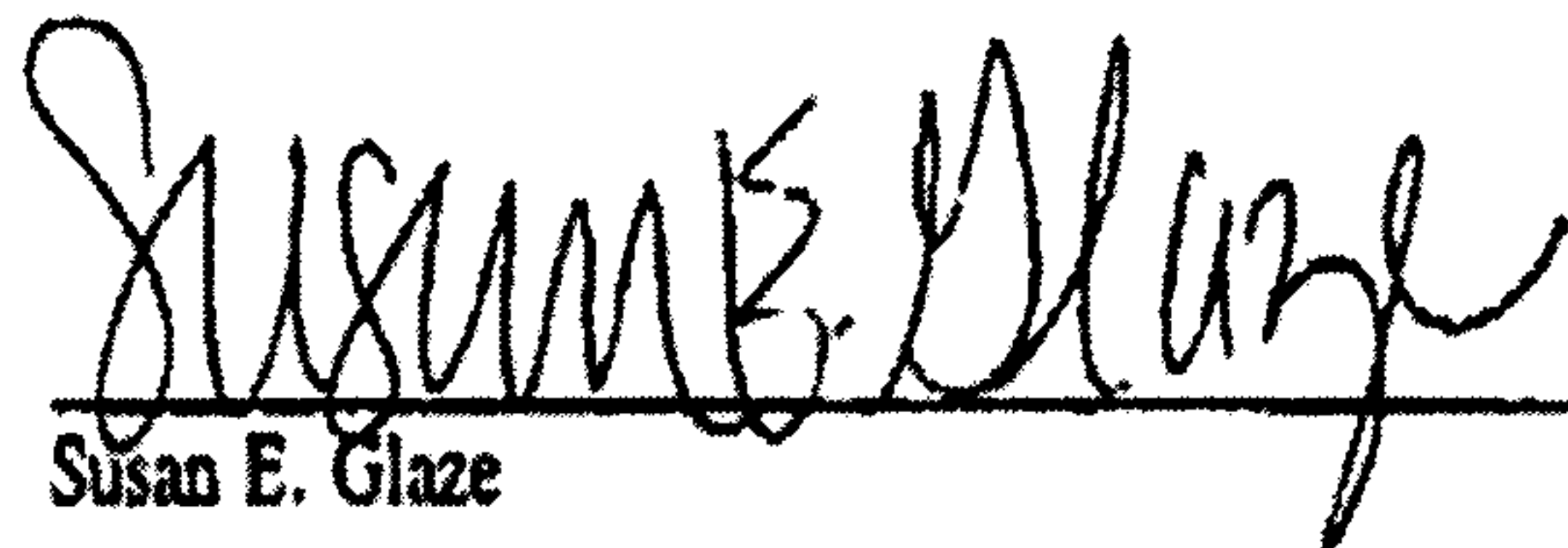
Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the property or any interest in the property is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Caution: It Is Important That You Thoroughly Read The Contract Before You Sign It.

WITNESS THE HAND(S) and SEAL(S) OF THE UNDERSIGNED.

(Seal)
-Borrower



(Seal)
Susan E. Glaze
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

Loan Number: 1533411578

Exhibit 2

(Copy of Note/ Credit Agreement)

(Page 4 of 4)

ALLONGE TO MORTGAGE NOTE

Loan Number: 1533411578

Loan Amount: \$88,200.00

Mortgagor: Susan E. Glaze

Property Address: 310 Coales Branch Cir
Pelham, AL 35124

Allonge to one certain Mortgage Note dated July 2, 2002, in favor of First United Mortgage Corporation and executed by Susan E. Glaze.

Pay to the order of Chase Manhattan Mortgage Corporation its successors and/or assigns without recourse in any event.

Seller: First United Mortgage Corporation

By : _____
Authorized Officer

Printed/Typed Name and Title



20160408000114450 7/7 \$32.00
Shelby Cnty Judge of Probate, AL
04/08/2016 08:18:25 AM FILED/CERT