

AFFIDAVIT

Our names are James C. Fuller and Kimberly D. Fuller and we are the owners of the property located at 415 Tecumseh Street, Montevallo, AL 35115, further described as follows:

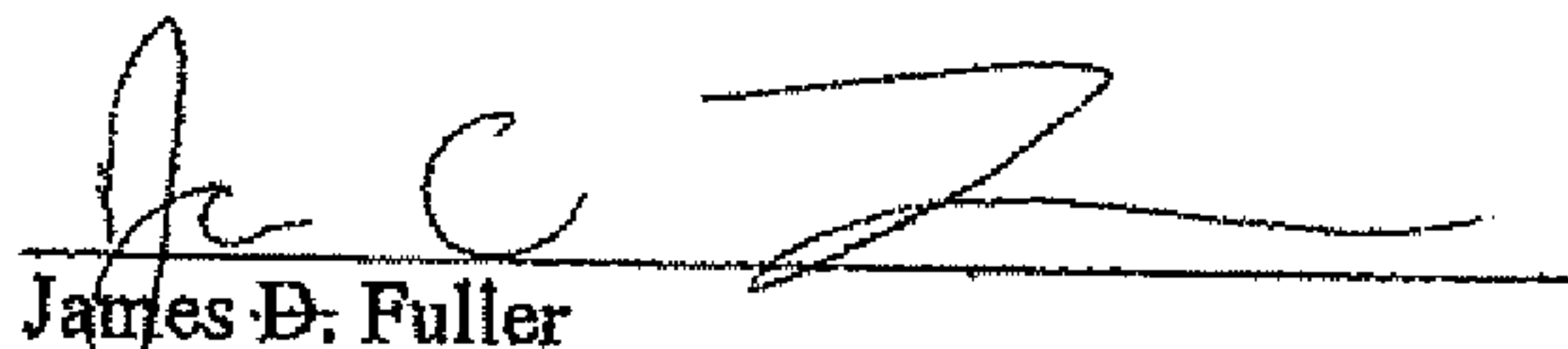
Lot 12, according to the Map and Survey of Shoal Creek Highlands, First Sector, recorded in Map Book 13, Page 39, in the Office of the Judge of Probate of Shelby County, Alabama.

On February 15, 2008, we made a mortgage in favor of Mortgage Electronic Registration Systems, Inc. as nominee for MortgageAmerica, Inc. in the amount of \$150,000.00. Said mortgage was recorded on February 19, 2008, in Instrument#200802190000066460. This mortgage was paid off as evidenced by the attached settlement statement and loan policy when we refinanced this property in 2010; however, a satisfaction of mortgage was never filed. We have had no contact with the lender, and we have received no notice of foreclosure.

I make this affidavit to induce Jefferson Title to issue its title policies in favor of Blake E. Tennyson and Kayla Landefeld and FirstBank, Secretary of Housing and Urban Development, and/or its representative successors and assigns as part of our sale transaction without an exception for this mortgage. I have had no contact with the lender(s) or their successor since the mortgage was paid off by me.

We do hereby agree to indemnify and hold TitleSouth, Sandy Johnson, Jefferson Title Corporation and First American Title Insurance Company harmless and free from any and all claims, charges and expenses, arising from this transaction.

Dated this the 30th day of August, 2016.


James D. Fuller


Kimberly D. Fuller

State of Alabama
~~Jefferson~~ County
Shelby

Signed and sworn to before me this 30th day of August, 2016.


Notary Public
My Commission Expires:

TAMMY SMITH
Notary Public, State of Alabama
County of Shelby
My Commission Expires
July 29, 2018

**A. Settlement Statement (HUD-1)**

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B. Type of Loan

1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number: 20100916	7. Loan Number: 1009004153	8. Mortgage Insurance Case Number: 011-6945761-703
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

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.

D. Name and Address of Borrower: James C. Fuller Kimberly D. Fuller 415 Tecumseh Street Montevallo, AL 35115	E. Name and Address of Seller:	F. Name and Address of Lender: The Mortgage Outlet, Inc. 1800 SANDY PLAINS PKWY STE 304 MARIETTA, GA 30066
G. Property Location: 415 Tecumseh Street Montevallo, AL 35115 Shelby County, Alabama	H. Settlement Agent: Streamline Title Services of Alabama, LLC 3231 Veterans Circle, Suite 101 Birmingham, AL 35235 Place of Settlement: 3231 Veterans Circle, Suite 101 Birmingham, AL 35235	I. Settlement Date: September 21, 2010 Disburse: 09/27/10

J. Summary of Borrower's transaction		K. Summary of Seller's transaction	
100. Gross Amount Due from Borrower:		400. Gross Amount Due to Seller:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement Charges to Borrower (Line 1400)	156,556.16	403.	
104.		404.	
105.		405.	
Adjustments for items paid by Seller in advance		Adjustments for items paid by Seller in advance	
106. City/Town Taxes to		406. City/Town Taxes to	
107. County Taxes to		407. County Taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. Gross Amount Due from Borrower	156,556.16	420. Gross Amount Due to Seller	
200. Amounts Paid by or in Behalf of Borrower		500. Reductions in Amount Due Seller:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	156,698.00	502. Settlement charges to Seller (Line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff First Mortgage	
205.		505. Payoff Second Mortgage	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by Seller		Adjustments for items unpaid by Seller	
210. City/Town Taxes to		510. City/Town Taxes to	
211. County Taxes to		511. County Taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid by/for Borrower	156,698.00	520. Total Reduction Amount Due Seller	
300. Cash at Settlement from/to Borrower		600. Cash at settlement to/from Seller	
301. Gross amount due from Borrower (line 120)	156,556.16	601. Gross amount due to Seller (line 420)	
302. Less amount paid by/for Borrower (line 220)	(156,698.00)	602. Less reductions due Seller (line 520)	
303. Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	141.84	603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller	0.00

The undersigned hereby acknowledge receipt of a completed copy of this statement & any attachments referred to herein

Borrower

James C. Fuller

Kimberly D. Fuller

TO THE BEST OF MY KNOWLEDGE, THE HUD-1 SETTLEMENT STATEMENT WHICH I HAVE PREPARED IS A TRUE AND ACCURATE ACCOUNT OF THE FUNDS WHICH WERE RECEIVED AND HAVE BEEN OR WILL BE DISBURSED BY THE UNDERSIGNED AS PART OF THE SETTLEMENT OF THIS TRANSACTION.

Streamline Title Services of Alabama, LLC, Settlement Agent

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 & SECTION 1010.

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700. Total Real Estate Broker Fees					
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 (2.925.000% or \$ 0.00) \$ 3,060.00 (from GFE #1)					
802. Your credit or charge (points) for the specific interest rate chosen \$ (from GFE #2)					
803. Your adjusted origination charges (from GFE #A)				3,060.00	
804. Appraisal fee to ALABAMA APPRAISAL (from GFE #3)				410.00	
805. Credit Report to FIRST AMERICAN CREDDCO (from GFE #3)				93.25	
806. Tax service to (from GFE #3)					
807. Flood certification to (from GFE #3)					
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 09/27/10 to 10/01/10 4 @ \$18.250000/day (from GFE #10)				73.00	
902. Mortgage insurance premium for months to HUD (from GFE #3)				3,448.13	
903. Homeowner's insurance for 1.0 years to COTTON STATE INSURANCE (from GFE #11)				591.89	
904. (from GFE #11)					
905. (from GFE #11)					
1000. Reserves Deposited with Lender					
1001. Initial deposit for your escrow account (from GFE #9)				214.40	
1002. Homeowner's insurance 5.000 months @ \$ 49.33 per month \$ 246.65					
1003. Mortgage insurance 0.000 months @ \$ 63.36 per month \$					
1004. Property taxes \$					
1005. \$					
1006. COUNTY TAXES (IMPROVED) 2.000 months @ \$ 57.87 per month \$ 115.74					
1007. months @ \$ per month \$					
1008. \$					
1009. AGGREGATE ADJUSTMENT CREDIT \$ -147.99					
1100. Title Charges					
1101. Title services and lender's title insurance (from GFE #4)				1,114.75	
1102. Settlement or closing fee to Streamline Title Services of Alabama, LLC \$ 440.00					
1103. Owner's title insurance to Chicago Title Insurance Company (from GFE #5)					
1104. Lender's title insurance to Chicago Title Insurance Company \$ 324.75					
1105. Lender's title policy limit \$ 156,698.00					
1106. Owner's title policy limit \$					
1107. Agent's portion of the total title insurance premium to Streamline Title Services of Alabama, LLC \$ 227.32					
1108. Underwriter's portion of the total title insurance premium to Chicago Title Insurance Company \$ 97.43					
1109.					
1110.					
1111.					
1112.					
1113.					
1200. Government Recording and Transfer Charges					
1201. Government recording charges to Recorder's Office (from GFE #7)				54.00	
1202. Deed \$ Mortgage \$ 54.00 Releases \$ Other \$					
1203. Transfer taxes to RECORDERS OFFICE (from GFE #8)				235.05	
1204. City/County tax/stamps \$ \$					
1205. State tax/stamps \$ \$ 235.05					
1206.					
1207.					
1300. Additional Settlement Charges					
1301. Required services that you can shop for (from GFE #6)					
1302.					
1303.					
1304.					
1305. See add'l disb. exhibit to				147,261.69	
1400. Total Settlement Charges (enter on lines 103, Section J and 602, Section K)				156,556.16	

By signing page 1 of this statement, the signatories acknowledge receipt of a completed copy of page 2 & 3 of this three page statement.

Streamline Title Services of Alabama, LLC, Settlement Agent

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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	3,062.50	3,060.00
Your credit or charge (points) for the specific interest rate chosen	# 802		
Your adjusted origination charges	# 803	3,062.50	3,060.00
Transfer taxes	#1203	235.05	235.05

Charges That In Total Cannot Increase More than 10%		Good Faith Estimate	HUD-1
Government recording charges	#1201	54.00	54.00
Appraisal fee	# 804	410.00	410.00
Credit report	# 805	100.00	93.25
Mortgage Insurance Premium	# 902	3,448.13	3,448.13
Title services and lender's title insurance	#1101	1,114.75	1,114.75

	Total	5,126.88	5,120.13
	Increase between GFE and HUD-1 Charges	\$ -6.75 or	-0.13%

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001	698.44	214.40
Daily interest charges	# 901 \$ 18.250000/day	145.97	73.00
Homeowner's Insurance	# 903	687.28	591.89

Loan Terms

Your initial loan amount is	\$ 156,698.00
Your loan term is	30 years
Your initial interest rate is	4.2500 %
Your initial monthly amount owed for principal, interest and any mortgage insurance is	\$ 834.22 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input checked="" type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> 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?	<input checked="" type="checkbox"/> No <input type="checkbox"/> 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?	<input checked="" type="checkbox"/> No <input type="checkbox"/> 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?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$_____.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$_____ due in _____ years on _____.
Total monthly amount owed including escrow account payments	<input type="checkbox"/> 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. <input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$107.20 that results in a total initial monthly amount owed of \$941.42. This includes principal, interest, any mortgage insurance and any items checked below: <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Property taxes <input type="checkbox"/> Flood insurance <input checked="" type="checkbox"/> COUNTY TAXES (IMPROVED) </div> <div> <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> <input type="checkbox"/> </div> </div>

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

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HUD-1 Attachment

Borrower(s): James C. Fuller and Kimberly D. Fuller a
single man and a single woman
415 Tecumseh Street
Montevallo, AL 35115

Lender: The Mortgage Outlet, Inc.

Settlement Agent: Streamline Title Services of Alabama, LLC
(205)655-2514

Place of Settlement: 3231 Veterans Circle, Suite 101
Birmingham, AL 35235

Settlement Date: September 21, 2010

Disbursement Date: September 27, 2010

Property Location: 415 Tecumseh Street
Montevallo, AL 35115
Shelby County, Alabama

Additional Disbursements

Payee/Description	Note/Ref No.	Borrower	Seller
CENTRAL LOAN ADMIN. MTG PAYOFF LOAN #0023139785		146,574.41	
SHELBY COUNTY TAX COLLECTOR 2010 PROPERTY TAXES		687.28	
Total Additional Disbursements shown on Line 1305		\$ 147,261.69	\$ 0.00

Adjusted Origination Charge Details**Origination Charge**

DOCUMENT PREP FEE to SCHWARTZ & CRUMPTON	135.00
ORIGINATION FEE to The Mortgage Outlet, Inc.	2,925.00
Total	\$ 3,060.00

Origination Credit/Charge (points) for the specific interest rate chosen

Total \$

Adjusted Origination Charges \$ **3,060.00**

Reserves Deposited with Lender

Homeowner's Insurance 5.000 at 49.33 per month	246.65
COUNTY TAXES (IMPROVED) 2.000 at 57.87 per month	115.74
AGGREGATE ADJUSTMENT CREDIT month	-147.99
Total	\$ 214.40

Title Services and Lender's Title Insurance Details

	BORROWER	SELLER
TITLE SEARCH/EXAM to Streamline Title Services of Alabama, LLC	275.00	
ABSTRACTOR to DAVID SCOTT	75.00	

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.

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SETTLEMENT CLOSING FEE	150.00		
to Streamline Title Services of Alabama, LLC			
NOTARY FEE	150.00		
to JULIE CROSIER			
COURIER FEE	65.00		
to Streamline Title Services of Alabama, LLC			
DEED PREP	75.00		
to STOKES AND CLINTON			
Lender's title insurance	324.75		
to Chicago Title Insurance Company			
Total	\$ 1,114.75	\$ 0.00	

Lender's Title Insurance	BORROWER	SELLER
<small>*fees also shown above in Title Services and Lender's Title Insurance Details</small>		
Lender's Policy Premium	324.75	
to Chicago Title Insurance Company		
Total	\$ 324.75	\$ 0.00

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HUD-1 Attachment

Borrower(s): James C. Fuller and Kimberly D. Fuller a
single man and a single woman
415 Tecumseh Street
Montevallo, AL 35115

Lender: The Mortgage Outlet, Inc.

Settlement Agent: Streamline Title Services of Alabama, LLC
(205)655-2514

Place of Settlement: 3231 Veterans Circle, Suite 101
Birmingham, AL 35235

Settlement Date: September 21, 2010

Disbursement Date: September 27, 2010

Property Location: 415 Tecumseh Street
Montevallo, AL 35115
Shelby County, Alabama

Additional Disbursements

Payee/Description	Note/Ref No.	Borrower	Seller
CENTRAL LOAN ADMIN. MTG PAYOFF LOAN #0023139785		146,574.41	
SHELBY COUNTY TAX COLLECTOR 2010 PROPERTY TAXES		687.28	
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Adjusted Origination Charge Details**Origination Charge**

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ORIGINATION FEE to The Mortgage Outlet, Inc.	2,925.00
Total	\$ 3,060.00

Origination Credit/Charge (points) for the specific interest rate chosen

Total \$

Adjusted Origination Charges \$ **3,060.00**

Reserves Deposited with Lender

Homeowner's Insurance 5.000 at 49.33 per month	246.65
COUNTY TAXES (IMPROVED) 2.000 at 57.87 per month	115.74
AGGREGATE ADJUSTMENT CREDIT	-147.99
Total	\$ 214.40

Title Services and Lender's Title Insurance Details

	BORROWER	SELLER
TITLE SEARCH/EXAM to Streamline Title Services of Alabama, LLC	275.00	
ABSTRACTOR to DAVID SCOTT	75.00	

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SETTLEMENT CLOSING FEE	150.00		
to Streamline Title Services of Alabama, LLC			
NOTARY FEE	150.00		
to JULIE CROSIER			
COURIER FEE	65.00		
to Streamline Title Services of Alabama, LLC			
DEED PREP	75.00		
to STOKES AND CLINTON			
Lender's title insurance	324.75		
to Chicago Title Insurance Company			
Total	\$ 1,114.75	\$	0.00

Lender's Title Insurance		BORROWER	SELLER
<i>*fees also shown above in Title Services and Lender's Title Insurance Details</i>			
Lender's Policy Premium	324.75		
to Chicago Title Insurance Company			
Total	\$ 324.75	\$	0.00

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 C. Fuller

Kimberly D. Fuller

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of the settlement of this transaction.

Streamline Title Services of Alabama, LLC
Settlement Agent

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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.



CHICAGO TITLE INSURANCE COMPANY

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POLICY NO.: 71307-82051731

SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY

Issued by:

Chicago Title Insurance Company

SCHEDULE A

Name and Address of Title Insurance Company: Streamline Title Services of Alabama, LLC
3231 Veterans Circle, Suite 101
Birmingham, AL 35235

Loan No.: 1009004153

Address Reference: Street Address: 415 Tecumseh Street
County and State: Shelby County, Alabama

Amount of Insurance: \$ 156,698.00 Premium: \$ 97.43

Mortgage Amount: \$ 156,698.00 Mortgage Date: September 21, 2010

Date of Policy: October 11, 2010 at 01:37 PM

Name of Insured: Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for The Mortgage Outlet, Inc., and/or the Secretary of Housing and Urban Development of Washington, D.C., its successors and/or assigns who are the lawful owner or owners of the evidence of the debt identified herein and any subsequent owner or owners thereof.

Name of Borrower(s): James C. Fuller and Kimberly D. Fuller

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 2 page(s) unless an addendum is attached and indicated below:

☐ Addendum attached

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

- ☐ ALTA ENDORSEMENT 4-06 (Condominium)
☐ ALTA ENDORSEMENT 4.1-06 (Condominium), if the Land or estate or interest is referred to in the Insured Mortgage as a condominium.
☐ ALTA ENDORSEMENT 5-06 (Planned Unit Development)
☐ ALTA ENDORSEMENT 5.1-06 (Planned Unit Development)
☐ ALTA ENDORSEMENT 6-06 (Variable Rate), if the Insured Mortgage contains provisions which provide for an adjustable interest rate.
☐ 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.
☐ ALTA ENDORSEMENT 7-06 (Manufactured Housing), if a manufactured housing unit is located on the Land at Date of Policy.
☐ ALTA ENDORSEMENT 7.1-06 (Manufactured Housing - Conversion; Loan)
☒ ALTA ENDORSEMENT 8.1-06 (Environmental Protection Lien) - Paragraph b refers to the following state statute(s):
☒ ALTA ENDORSEMENT 9-06 (Restrictions, Encroachments, Minerals)
☐ ALTA ENDORSEMENT 14-06 (Future Advance - Priority)
☐ ALTA ENDORSEMENT 14.1-06 (Future Advance - Knowledge)
☐ ALTA ENDORSEMENT 14.3-06 (Future Advance - Reverse Mortgage)
☐ 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, CHICAGO TITLE INSURANCE COMPANY has caused this policy to be signed and sealed by its duly authorized officers.

Countersigned:
Authorized Signatory



CHICAGO TITLE INSURANCE COMPANY

By:
President

ATTEST:
Secretary

THIS POLICY VALID ONLY IF SCHEDULE B IS ATTACHED

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, CHICAGO 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 SCHEDULES 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, ore 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 to the Company under this policy must be given to the Company at the following address: Chicago Title Insurance Company, ATTN: Claims Department, P.O. Box 45023, Jacksonville, FL 32232-5023.

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72342



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
09/09/2016 08:10:34 AM
\$42.00 CHERRY
20160909000326440

ALTA Short Form Residential Loan Policy (6/17/07)
(20100916.PFD/20100916/17)

A handwritten signature in black ink, appearing to be "J. Fuhrmeister", is written over the printed name and title.