

WHEN RECORDED MAIL TO:

Regions Bank
Collateral Management
201 Milan Parkway
Birmingham, AL 35211

20160927000353400 1/1 \$15.00
Shelby Cnty Judge of Probate, AL
09/27/2016 08:48:23 AM FILED/CERT



DOC3000260502#####286401000000

WAIVER OF GRANTOR'S RIGHTS

GRANTOR: ROBERT A MAJORS and TONIA P MAJORS

LENDER: Regions Bank

DATE OF SECURITY DEED: September 6, 2016

PROPERTY DESCRIPTION: Located in: GWINNETT County, State of Georgia and is described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 303 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 25, BLOCK B, UNIT THREE, WHISPER WOODS SUBDIVISION, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 41, PAGE 181, AS REVISED AT PLAT BOOK 45, PAGE 31A, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. BEING THE SAME PROPERTY ACQUIRED BY THE PARTY OF THE FIRST PART PURSUANT TO THE PROVISIONS OF THE NATIONAL HOUSING ACT, AS AMENDED (12 USC 1701 ET SEQ) AND THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT ACT (42 USC 3531 ET SEQ). SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

The Real Property or its address is commonly known as 340 WHISPER WAY, DACULA, GA 30019.

BY EXECUTION OF THIS PARAGRAPH, EACH GRANTOR EXPRESSLY: (A) Acknowledges the right to accelerate the debt and the power of attorney given herein to Lender to sell the property by non-judicial foreclosure upon default by Grantor without any judicial hearing and without any notice other than such notice as is required to be given under the provisions of the Security Deed; (B) Waives any and all rights which each Grantor may have under the Fifth and Fourteenth Amendments to the Constitution of the United States, the various provisions of the Constitution for the several States, or by reason of any other applicable law, to notice and to judicial hearing prior to the exercise by Lender of any right or remedy herein provided to Lender, except such notice as is specifically required to be provided in the Security Deed; (C) Acknowledges that each Grantor has read the Security Deed and specifically that paragraph relating to the foreclosure provisions, and any and all questions regarding the legal effect of the Security Deed and its provisions have been explained fully to each Grantor and each Grantor has been afforded an opportunity to consult with counsel prior to executing the Security Deed; (D) Acknowledges that all waivers of the aforesaid rights of each Grantor have been made knowingly, intentionally and willingly by each Grantor as part of a bargained for loan transaction; and (E) Agrees that the provisions of this Waiver of Grantor's Rights are incorporated into and made a part of the Security Deed.

IN WITNESS WHEREOF, THIS WAIVER HAS BEEN SIGNED BY THE UNDERSIGNED, WHO ACKNOWLEDGES A COMPLETED COPY HEREOF. THIS WAIVER IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS WAIVER IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

Signed, Sealed and Delivered in the presence of:

x Synda Prettyman
Unofficial Witness

Barbara J. O'Rourke
Notary Public, Gwinnett County

BARBARA J. O'ROUKE
(NOTARY SEAL)

GRANTOR:
x Robert A. Majors (Seal)
ROBERT A MAJORS

x Tonia P. Majors (Seal)
TONIA P MAJORS

My Commission expires:

BARBARA J. O'ROUKE
NOTARY PUBLIC
Gwinnett County
State of Georgia
My Comm. Expires June 18, 2020

X2016090722985