

AFFIDAVIT OF PAID IN FULL MORTGAGE

STATE OF ALABAMA

COUNTY OF SHELBY

20161104000408590


11/04/2016 02:14:58 PM

AFFID 1/5

The Law Offices of B. Christopher Battles, LLC, attempted to obtain a mortgage satisfaction from Charter One Bank, FSB, for that certain mortgage executed by Penny Alexander to Charter One Bank, FSB, in the amount of \$15,750.00, dated April 17, 2000, and recorded in Instrument No. 2000-14158, in the Probate Office of Shelby County, Alabama. The whereabouts of Charter One Bank, FSB, are unknown.

Attached is documentation showing said mortgage was paid in full and requested to be closed on or about March 7, 2008. No attempt has been made to collect on said debt by Charter One Bank, FSB or any successor in interest. Also, no attempt has been made to activate said line of credit or cause a balance thereon.

I, the undersigned, do hereby agree to indemnify and hold harmless Magic City Title, The Law Offices of B. Christopher Battles, LLC and/or its attorney B. Christopher Battles, individually from any matters that may arise from said mortgage not being fully satisfied of record.


PENNY CHASE, formerly known as
Penny Alexander

STATE OF ALABAMA

COUNTY OF SHELBY

Sworn to and subscribed before me this 16th day of August, 2016

B. CHRISTOPHER BATTLES
Notary Public, State of Alabama
Alabama State At Large
My Commission Expires
February 22, 2017


NOTARY PUBLIC
My Commission Expires: 02-22-2017

Prepared By:
B. Christopher Battles
3150 Highway 52 West
Pelham, AL 35124

B. TYPE OF LOAN

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input checked="" type="checkbox"/> Conv. Unins	File Number	Loan Number	Mortgage Insurance Case Number
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.		10812058	0020789889	

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 "POC" were paid outside of closing; they are shown here for informational purposes and are not included in the totals.

D. NAME AND ADDRESS OF BORROWER:

Penny K. Chase
104 Park Place Lane
Alabaster, 35007

E. NAME AND ADDRESS OF SELLER:

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(SELLER TIN-)

F. NAME AND ADDRESS OF LENDER:

RBS Citizens, NA
One Citizens Plaza
Providence, RI 02903

G. PROPERTY LOCATION:

104 Park Place Lane
Alabaster, Alabama 35007

H. SETTLEMENT AGENT:

Equity National Title of Alabama, Inc
401 Wampanoag Trail
(TIN- 20-5077592) East Providence, RI 02915

PLACE OF SETTLEMENT: 104 Park Place Lane
Alabaster, AL 35007

I. SETTLEMENT DATE:

March 3, 2008 Disbursement Date: March 7, 2008

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)	\$3,162.72	403. * (Gross Proceeds)	
104. CCO Mortgage	\$77,480.41	404.	
105. Consumer Finance, ATTN: payoff dept	\$6,728.77	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	
107. County taxes to		407. County taxes	
108. Assessments to		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER:	\$87,371.90	420. GROSS AMOUNT DUE TO SELLER:	
200. AMOUNTS PAID ON OR ON BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	\$87,000.00	502. Settlement charges to seller (line 1400	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff 1st mortgage loan	
205.		505. Payoff 2nd mortgage loan	
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	
211. County taxes to		511. County taxes	
212. Assessments to		512.	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER:	\$87,000.00	520. TOTAL REDUCTIONS IN 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)	\$87,371.90	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	\$87,000.00	602. Less reductions in amount due seller (line 520)	
303. CASH (<input checked="" type="checkbox"/> FROM)(<input type="checkbox"/> TO) BORROWER:	\$371.90	603. CASH (<input type="checkbox"/> TO)(<input checked="" type="checkbox"/> FROM) SELLER:	

HUD-1 (3-86) - RESPA, HB 4305.2

SUBSTITUTE FORM 1099 STATEMENT: The information contained in Blocks E, G, H, and I and on line 401 (of if line 401 is asterisked, lines 403 and 404) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that is has not been reported.

SELLER INSTRUCTIONS: If this real estate was your principal residence, file form 2119, Sale of Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of Form 4797, Form 6252 and/or Schedule D (Form 1040). You are required by law to provide [see box H] your correct taxpayer identification number. If you do not provide [see box H] your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law, and under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

L. SETTLEMENT CHARGES

700. TOTAL SALES/BROKER'S COMMISSIONS						PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Based on price: @ =							
Division of Commission (Line 700) as follows:							
701.	\$0.00	to:					
702.	\$0.00	to:					
703. Commission paid at settlement							
704.							
800. ITEMS PAYABLE IN CONNECTION WITH LOAN:							
801.	Loan origination fee	0.125%	to	RBS Citizens, N.A., ISAOA		\$108.75	
802. Loan discount							
803.	Appraisal fee		to	First Amer ELS/Lenders	\$ 298.75 L- POC)		
804.	Credit report		to	Kroll Factual Data	(\$ 15.87 L- POC)		
805.	Application Fee:		to	RBS Citizens, N.A., ISAOA	\$ 325.00 B- POC)		
806.	Tax service:		to	1st Amer. R.E. Tax Svc		\$48.00	
807.	Flood Certification:		to	F I S Flood Services		\$7.00	
808.	Processing Fee:		to	RBS Citizens, N.A., ISAOA		\$365.00	
809.	AU Underwriting Fee		to	FNMA	(\$ 18.00 L- POC)		
810.	Courier Fee		to	Fed Ex		\$45.00	
811.							
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE							
901.	Interest from	3/7/2008	to	4/1/2008	@ \$13.7100 25 odd days	\$342.75	
902. Mortgage Insurance premium for mos. to							
903.	Hazard Insurance premium for	1	yrs.	to	State Farm Insurance	\$778.00	
904. Flood Insurance premium for yrs. to							
905.							
1000. RESERVES DEPOSITED WITH LENDER:							
1001	Hazard Insurance	2	months @	\$64.84	per month	\$129.68	
1002	Mortgage Insurance		months @		per month		
1003	City property taxes	9	months @	\$45.10	per month	\$405.90	
1004	County property taxes		months @		per month		
1005	Annual assessments		months @		per month		
1006	Flood insurance		months @		per month		
1007	School property taxes		months @		per month		
1008	Village property taxes		months @		per month		
1009 Aggregate adjustment						(\$315.86)	
1100. TITLE CHARGES:							
1101	Settlement fee		to	Equity National Title of Alabama, Inc		\$475.00	
1102	Abstract or title search		to	Equity National Title of Alabama, Inc		\$300.00	
1103 Title examination							
1104 Title insurance binder							
1105 Document preparation							
1106 Notary fees							
1107 Attorney's fees							
(includes above item Numbers)							
1108	Title insurance		to	Chicago Title Insurance Company		\$261.00	
(includes above item Numbers 1102, 1103, 1104)							
1109 Lender's coverage \$87,000.00 - \$261.00							
1110 Owner's coverage - \$0.00							
1111	Obtain / Review MLC Tax Information		to	Shelby County		\$0.00	
1112	Title Policy Endorsements		to	Chicago Title Insurance Company		\$0.00	
1113	Commission Split Title Ins		to	Equity National, as Agent (80%)			
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES:							
1201	Recording fees	Deed	Mortgage	\$71.00	Release \$11.00	\$82.00	
1202	City/county tax/stamps	Deed	Mortgage	\$130.50		\$130.50	
1203	State tax/stamps	Deed	Mortgage				
1204	Recording Service Fee		to	Equity National Title of Alabama, Inc		\$0.00	
1205							
1300. ADDITIONAL SETTLEMENT CHARGES							
1301 Survey							
1302 Pest inspection							
1303	Title CPL (Indiana TIEFF)		to	Equity National Title of Alabama, Inc		\$0.00	
1304	Courier Fee		to	Equity National Title of Alabama, Inc		\$0.00	
1305	Title Clearing/Tracking fee		to	Equity National Title of Alabama, Inc		\$0.00	
1306							
1307							
1400. TOTAL SETTLEMENT CHARGES						\$3,162.72	

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.

Borrower: Penny K. Chase

Date: 3/3/2008

Seller or Agent:

Date:

Borrower:

Date:

Seller or Agent:

Date:

Borrower:

Date:

Seller or Agent:

Date:

Equity National Title of Alabama, Inc

Settlement Agent:

Date: 3/3/2008

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title U.S. Code Section 1001 and Section 1010.

Equity National Title of Alabama

**Operation Center
401 Wampanoag Trail,
East Providence, RI 02915
Phone (888) 434-5500**

PAYOFF/TERMINATION LETTER

Date **March 03, 2008**

Lender: **Consumer Finance, ATTN: payoff dept
443 Jefferson Boulevard
Warwick, RI 02886**

Account Number: **9930273544**

Re: **Penny K. Chase
104 Park Place Lane
Alabaster, Alabama 35007**

Enclosed you will find a check in the amount of \$6,728.77. This check represents the pay-off figure for the mortgage on the above referenced account. Please issue a discharge of mortgage and send it to:

**Equity National Title of Alabama
401 Wampanoag Trail,
East Providence, RI 02915**

For your convenience in preparing the discharge, the above referenced mortgage was originally to Charter One Bank, F.S.B., recorded on 5/1/2000 in Book 2000-14158 at Page in the Alabaster Land Records. Shelby County Registry of Deeds.

If there are any funds remaining after this mortgage is paid off, please remit them to the mortgagor. If any further information is necessary, feel free to contact our disbursement department at (401) 434-5500. Thank you for your attention to this matter.

Sincerely,

Sue Ottone ext(4265)
Team 15 Closing Coordinator
Enclosure
Re: 10812058

I/We **Borrowers**, hereby authorize you to accept the above-referenced amount as payment in full for our account. Upon receipt of this amount, please close out/terminate my line of credit secured by the encumbered property listed above. Additionally, please provide Equity National Title Insurance Company with a properly executed release of Mortgage/Deed of Trust.


Borrower: Penny K. Chase

02/08/2008

12:29

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NO. 402 0001

Charter One

Date: 2/7/2008 Account #: 9930273544
Requestor Name: Equity National - Eric Stevens
Fax: (401) 709-8045
Customer Name: PENNY K CHASE
Collateral Description: 104 PARK PLACE LN ALABASTER AL 35007

As requested, the payoff information for the above reference account is listed below.

Payoff Amount: \$6,714.67

Payoff includes:

Prepayment Penalty: \$0.00

Recording Fee: \$11.00


The payoff is valid through: 3/3/2008. The Per-diem is \$1.41 per day if payment is received after the valid-through date.

Payment can be made at any Charter One Bank branch or mailed to:

Consumer Finance
Attn: Payoff - RJW230
443 Jefferson Blvd
Warwick, RI 02886

Please check one of the following selections and sign where indicate below:

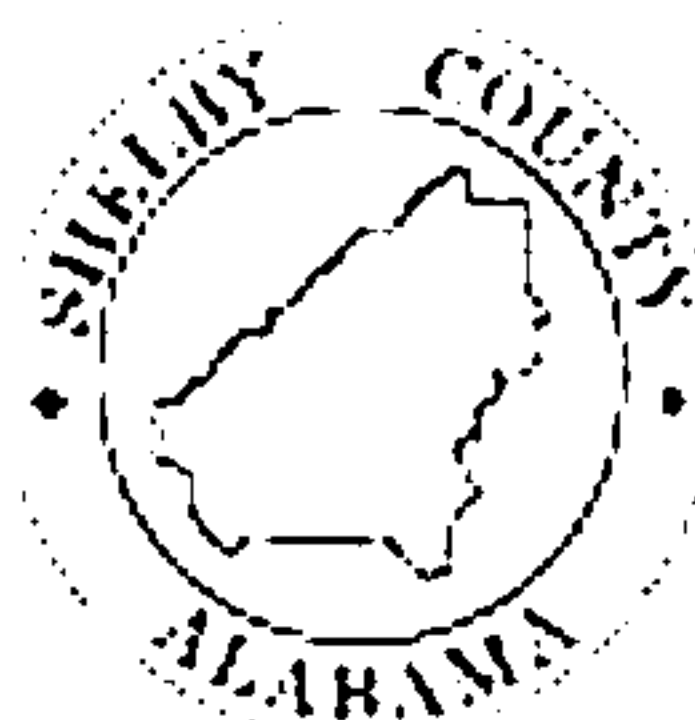
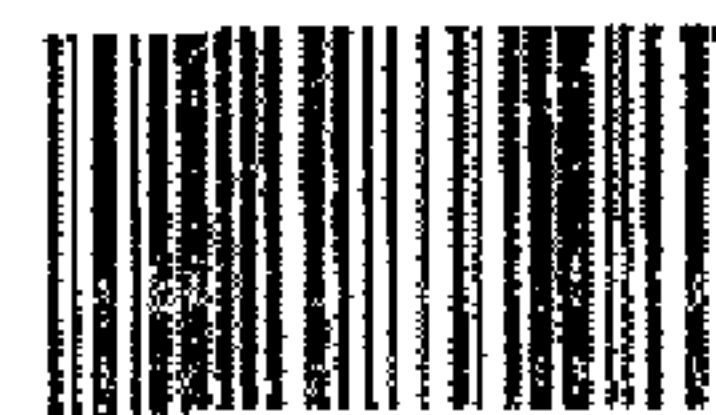
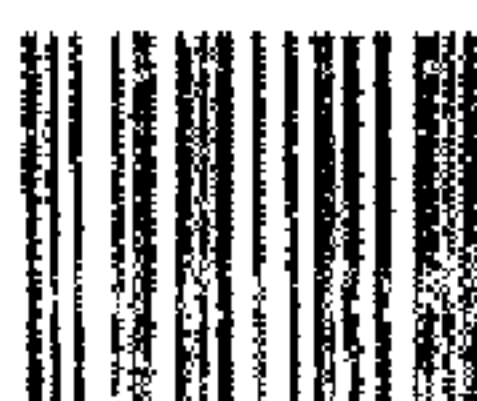
- ☒ By signing below, I/We request that this account be permanently closed to further advances and a discharge of mortgage be issued.
- ☐ By signing below, I/We acknowledge that this account is to remain open and available for future advances and that the payoff amount is requested only for the purpose of paying down the account balance.


PENNY K CHASE

Notices:

Any unposted checks or charges that are not included in the above payoff amount are the responsibility of the customer upon payoff. The customer is also responsible for the entire balance on the account regardless of the quoted payoff amount. If this account is secured by a mortgage, the mortgage will not be released until the above conditions are met.

The customer information contained in this fax is only for use as requested or authorized by the customer whose name is listed above. This information may not be reused for any purpose or re-disclosed to any affiliated or nonaffiliated third party unless authorized by the customer or by RBS Citizens, N.A., Charter One, is a division of RBS Citizens, N.A.. If this fax has been received in error, please destroy this document immediately.



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
11/04/2016 02:14:58 PM
\$27.00 CHERRY
20161104000408590

