

20170721000260650 1/6 \$34.00
Shelby Cnty Judge of Probate, AL
07/21/2017 08:28:42 AM FILED/CERT

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

After Recording Return To:
Attn:

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

Send Tax Notice To:
5016 Parkway Plaza Blvd, Suite 200
Charlotte, North Carolina 28217

_____[Space Above This Line For Recording Data]_____
Loan No.: 2002883169
Investor No.: 0213417695

DEED IN LIEU OF FORECLOSURE

State of Alabama §
County of Shelby §

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of the amount owed to Grantee under that certain Note and Mortgage executed by Michael T. Sudd and Darlene M. Sudd, husband and wife to Mortgage Electronic Registration Systems Inc., as nominee for Embrace Home Loans, Inc.

dated July 23rd, 2010, and recorded in Mortgage Book N/A, Page N/A, Instrument No. 20100730000243280 and a modification agreement recorded on September 5th, 2014, in Instrument No. 20140905000279450, 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. Michael T. Sudd, a widower and not remarried, 2960 Pelham Pkwy #324, Pelham, Alabama 35124

do grant, bargain, sell and convey unto Embrace Home Loans, Inc., whose address is 5016 Parkway Plaza Blvd, Suite 200, Charlotte, North Carolina 28217, ("Grantors"),

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: ("Grantee").

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SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.
SEE EXHIBIT "B" ATTACHED HERETO AND MADE A PART HEREOF, IF APPLICABLE.

COMMONLY KNOWN AS: 304 Hidden Creek Tr. Pelham, Alabama 35124

TAX ID: 13 6 13 4 005 023.000

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 hereunto set signature and seal this 06 day of April, 2017.


Michael T. Sudd —Grantor

—Grantor

—Grantor

—Grantor

Loan No.: 2002883169
Investor No.: 0213417695

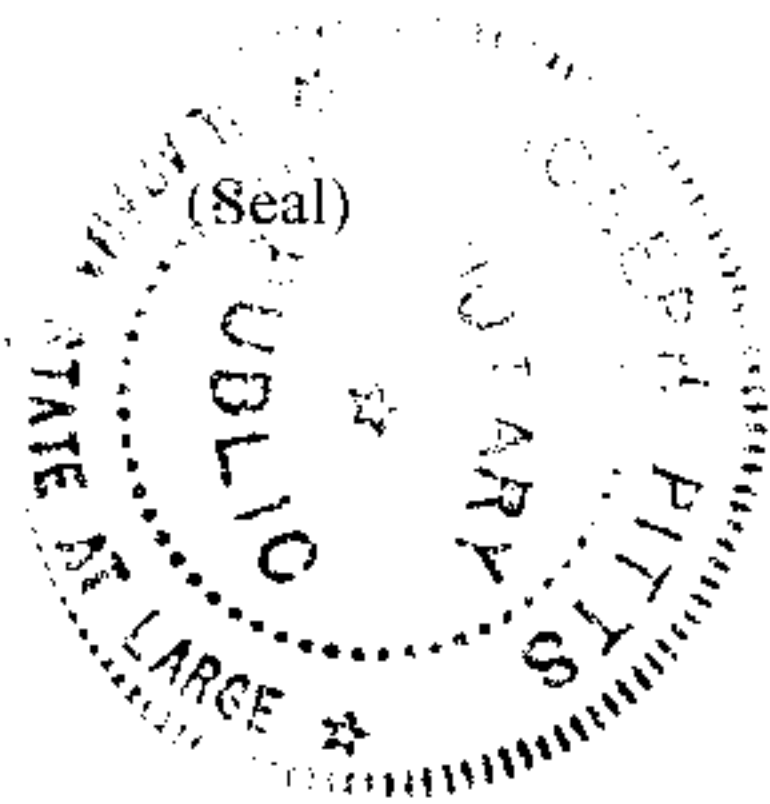
ACKNOWLEDGMENT

State of Alabama §
County of Shelby §

I, Joseph Pitts [name and style of officer], hereby certify that
Michael T. Sudd

whose name is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me on
this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the
day the same bears date.

Given under my hand this 6th day of April, A.D. 2017.



Joseph Pitts
Notary Signature

Joseph Pitts
Printed Name

Notary Public exp. 4/22/2019
Style of Officer



Loan No.: 2002883169
Investor No.: 0213417695

EXHIBIT "A"

LOT 176, ACCORDING TO THE SURVEY OF PHASE TWO, HIDDEN CREEK III AS RECORDED IN MAP BOOK 26, PAGE 124 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

EXHIBIT "A"



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EXHIBIT "B"

Said Mortgage was assigned as follows:

(1) To Embrace Home Loans, Inc.

by assignment dated March 26th, 2014, and recorded on April 7th, 2014 in Book N/A
Page N/A, Instrument No. 20140407000099540 in the Probate Office of Shelby
County, Alabama.

(2) To N/A

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.

(3) To N/A

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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Real Estate Sales Validation Form

This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1

Grantor's Name Michael T. Sudd
Mailing Address 2960 Pelham Pkwy #324,
Pelham, AL 35124

Grantee's Name Embrace Home Loans, Inc.
Mailing Address 5016 Parkway Plaza Blvd, Ste. 200,
Charlotte, NC, 28217

Property Address 304 Hidden Creek Tr, Pelham
AL 35124

Date of Sale _____
Total Purchase Price \$ 83,200.53



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or
Actual Value \$ _____
or
Assessor's Market Value \$ _____

The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one) (Recordation of documentary evidence is not required)

- | | |
|--|---|
| <input type="checkbox"/> Bill of Sale | <input type="checkbox"/> Appraisal |
| <input type="checkbox"/> Sales Contract | <input checked="" type="checkbox"/> Other Deed in Lieu of Foreclosure |
| <input type="checkbox"/> Closing Statement | |

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

Instructions

Grantor's name and mailing address - provide the name of the person or persons conveying interest to property and their current mailing address.

Grantee's name and mailing address - provide the name of the person or persons to whom interest to property is being conveyed.

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.

Total purchase price - the total amount paid for the purchase of the property, both real and personal, being conveyed by the instrument offered for record.

Actual value - if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser or the assessor's current market value.

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).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 § 40-22-1 (h).

Date 04/06/17

Print Michael T. Sudd

Unattested _____

Sign _____

(verified by)

(Grantor/Grantee/Owner/Agent) circle one

Print Form

Form RT-1