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05/30/2019 11:20:05 AM
DEEDS 1/9

INVESTOR NUMBER: 011-8110643-703

Flagstar Bank, F. S. B. CM #: 443285

MORTGAGOR(S): Jonathan Brett Sanders and his spouse Kasey R. Sanders

Grantee's Address:

Secretary of Housing and Urban Development
c/o Information Systems & Networks Corp.
Shepherd Mall Office Complex
2401 NW 23rd Street - Suite 1D
Oklahoma City, OK 73107

STATE OF ALABAMA)

COUNTY OF SHELBY)

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS: That, for and in consideration of Five Hundred Dollars (\$500.00) and other valuable consideration, the receipt whereof is hereby acknowledged, the undersigned Grantor, **Pingora Loan Servicing, LLC**, does hereby grant, bargain, sell, and convey unto Grantee, **The Secretary of Housing and Urban Development**, his Successors and Assigns, the following described real estate situated in the County of Shelby, State of Alabama, to-wit:

Lot 13, Block 1, according to Parker's Subdivision, as recorded in
Map Book 5, Page 27, in the Probate Office of Shelby County,
Alabama.

TO HAVE AND TO HOLD, the above-described property together with all and singular the tenements, hereditaments, and appurtenances thereupon belonging or in any wise appertaining unto the said Grantee, its successors and assigns, forever.

443285 *SWD* *Y

IT IS EXPRESSLY UNDERSTOOD AND AGREED by and between the parties hereto that this conveyance is subject to any outstanding rights of redemption from foreclosure sale, and that this deed contains no warranty except against the acts of the said Grantor, and all persons claiming by, through, or under it.

Executed on this 24th day of May, 2019.

Pingora Loan Servicing, LLC by Flagstar Bank,
FSB as Attorney in Fact

By: [Signature]
Rebecca Marcetic
Its: Vice President

STATE OF Michigan)

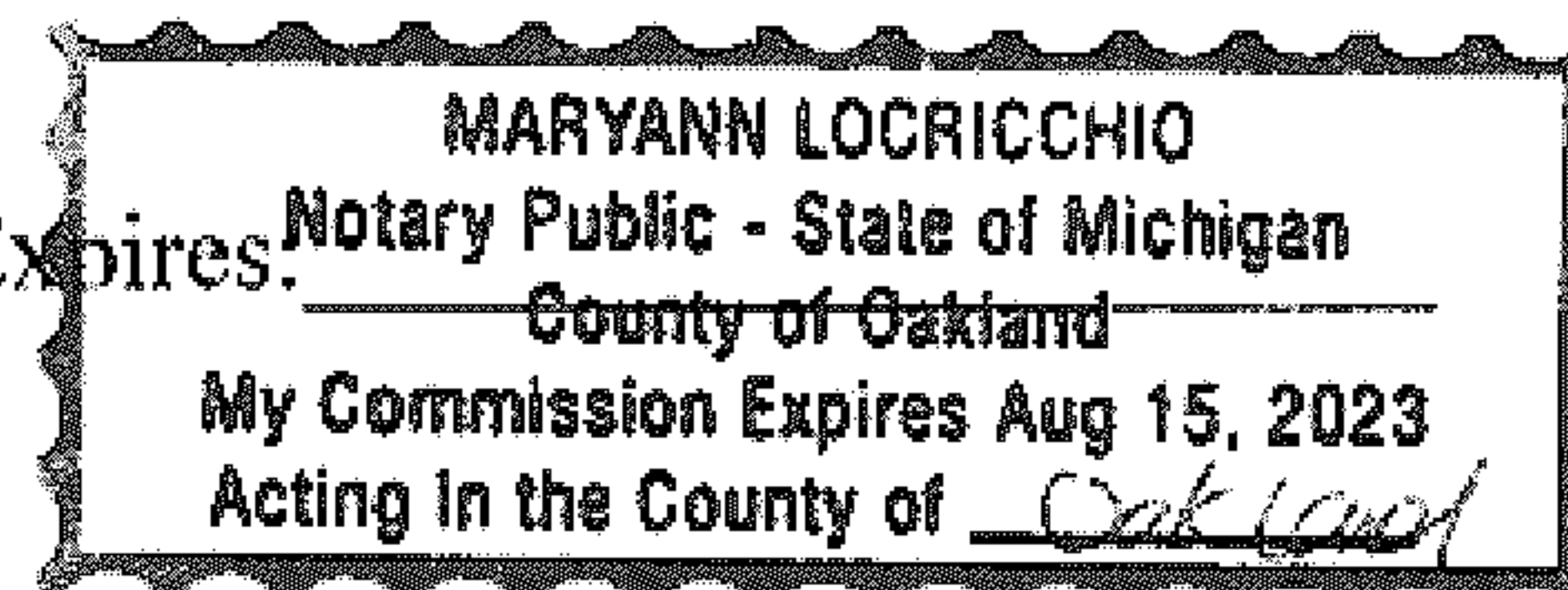
COUNTY OF Oakland)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Rebecca Marcetic, whose name as Vice President of Flagstar Bank, FSB By: Selene Finance LP, as Attorney in Fact for Flagstar Bank, FSB, a corporation, is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she, with full authority, executed the same voluntarily for and as the act of said corporation. he/she, as such officer, and with full authority, executed the same voluntarily for and as the act of said entity.

Given under my hand this the 24th day of May, 2019.

[Signature]
Notary Public

My Commission Expires



THIS INSTRUMENT PREPARED BY:

Jahan Berns
Sirote & Permutt, P.C.
2311 Highland Avenue South
P. O. Box 55727
Birmingham, AL 35255-5727

**CERTIFIED COPY OF RESOLUTION
OF THE BOARD OF DIRECTORS
OF FLAGSTAR BANK, FSB**

I HEREBY CERTIFY that I am the duly elected and qualified Secretary of Flagstar Bank, FSB, and the keeper of the records of said Savings Bank and that the following is a true and correct copy of resolutions adopted at a meeting of the Board of Directors held in accordance with the bylaws on the 17th day of July 2018, and that the resolutions are now in full force and effect:

RESOLVED, that the Board of Directors approved to authorize:

Mark Landschulz, Executive Vice President
Joseph Redoutey, Executive Vice President
Gregg Christenson, Executive Vice President
Nikolaus Maguire, Senior Vice President
Barbara Todd, Senior Vice President
Mark Albers, First Vice President
Brenda Barnett, First Vice President
Mary E. D'Alessandro, First Vice President
Lisa L. Mahony, First Vice President
Courtney Thompson, First Vice President
Steve Trumbull, First Vice President
Toby White, First Vice President
Paul Buc, Vice President
Teri Creighton, Vice President
Luliet Johnson, Vice President
Rebecca Marcetic, Vice President
Misty McMahan, Vice President
Amy Neumann, Vice President
Eric Stricher, Vice President
Lindsay Vuljevic, Vice President
Erika D. Wagner, Vice President
Kristina Weddington, Vice President
Kendell M. Agnew, Assistant Vice President
Susan L. Bostwick, Assistant Vice President
Steven Bullard, Assistant Vice President
June M. Gorman, Assistant Vice President
Justin Gray, Assistant Vice President
Bella Kharson, Assistant Vice President
Robin Kennedy-Colnaghi, Assistant Vice President
Krystal Lewis, Assistant Vice President
Barbara A. Mitchell, Assistant Vice President
Rosemary Tinham, Assistant Vice President
Renee Gossett, Bank Officer
Jack Lawrence, Bank Officer
Melissa Wallace, Bank Officer

To execute deeds and all other necessary documents with regard to real property in which Flagstar Bank, FSB, possesses an ownership or collateral interest and/or to sell real estate owned by Flagstar Bank, FSB. No one parcel shall exceed \$5,000,000.00.

FURTHER RESOLVED, that the Board of Directors approved to authorize:

Alessandro DiNello, President and Chief Executive Officer
James K. Cioli, Executive Vice President and Chief Financial Officer
Lee M. Smith, Executive Vice President and Chief Operating Officer

To execute deeds and all other necessary documents with regard to real property in which Flagstar Bank, FSB, possesses an ownership or collateral interest and/or to sell real estate owned by Flagstar Bank, FSB, including parcels that exceed \$5,000,000.00.

FINALLY RESOLVED, that, where legally applicable, the signature on any deeds and all other necessary documents subject to these resolutions may be provided by facsimile or electronic transmission which facsimile or electronic transmission shall be deemed to be an original signature.

IN WITNESS WHEREOF, I have hereunto affixed my name as Secretary this 18th day of July, 2018.


Christine M. Reid, Secretary

LIMITED POWER OF ATTORNEY

RECORDING REQUESTED BY,
AND WHEN RECORDED MAIL TO:
FLAGSTAR BANK, FSB
5151 Corporate Drive
Troy, Michigan 48098
Attention: Final Documents

KNOW ALL MEN BY THESE PRESENTS, that Pingora Loan Servicing, LLC, a limited liability company organized and existing under the laws of the State of Delaware, and having its principal place of business at 1755 Blake Street, Suite 200, Denver, Colorado 80202 (the "Owner"), pursuant to that certain Subservicing Agreement, by and between Flagstar Bank, FSB (the "Subservicer") and the Owner, dated as of April 28, 2017 (the "Agreement"), hereby constitutes and appoints the Subservicer (acting by and through any of (i) the Subservicer's officers, (ii) the Subservicer's mortgage loan servicing supervisory personnel designated from time to time by the Subservicer, (iii) the mortgage loan component default subservicing supervisory personnel of LoanCare, LLC or its affiliates designated by the Subservicer from time to time, or (iv) the supervisory personnel of Security Connections, Inc. for purposes of lien release and assignment preparation as (in each such case) the Subservicer's authorized representative the Owner's true and lawful Attorney-in-Fact, in the Owner's name, place and stead and for the Owner's benefit, for the purpose of performing all acts and executing all documents in the name of the Owner as may be customarily and reasonably necessary and appropriate to performing servicing or subservicing activities all subject to the terms of the Agreement, including but not limited to the following enumerated transactions, in respect of any of the real estate owned properties, mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is Owner (whether the undersigned is named therein as mortgagee or beneficiary or has become mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and which are subserviced subject to the terms of the Agreement.

This appointment shall apply but not be limited to the following enumerated transactions:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or rerecording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company of a United States governmental agency or unit with powers of eminent domain; this section shall include, without limitation, the execution of partial satisfactions/releases, partial reconveyances or the execution or requests to trustees to accomplish same.
3. The conveyance of the properties to a mortgage insurer, or the closing of the title to property to be acquired as real estate owned, or conveyance of title to real estate owned.

4. The completion of loan assumption agreements.
5. The full satisfaction/release of a Mortgage or Deed of Trust or full conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
6. The assignment of any Mortgage or Deed of Trust and the endorsement of the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby.
7. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.
8. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the commencement and completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
 - a. the substitution of trustee(s) serving under a Deed of Trust, in accordance with state law and the Deed of Trust;
 - b. the preparation and issuance of statements of breach or non-performance;
 - c. the preparation and filing of notices of default and/or notices of sale
 - d. the cancellation/rescission of notices of default and/or notices of sale;
 - e. the taking of a deed in lieu of foreclosure; and
 - f. the preparation and execution of such other documents and performance of such other actions as may be necessary under the terms of the Mortgage, Deed of Trust or state law to expeditiously complete said transactions in paragraphs 8(a) through 8(e), above.

The undersigned gives said Attorney-in-Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the power or powers granted by or under this Limited Power of Attorney, each subject to the terms and conditions set forth in the Agreement, as fully as the undersigned might or could do, and hereby does ratify and confirm all that said Attorney-in-Fact shall lawfully do or cause to be done by authority hereof. This Limited Power of Attorney shall be effective as of the date of the Agreement as set forth above.

This appointment shall continue in full force and effect until (i) revoked in writing by the Owner, (ii) the termination of the Agreement, or (iii) with respect to any Mortgage or REO property, such Mortgage or REO property is no longer serviced by Subservicer under the Agreement.

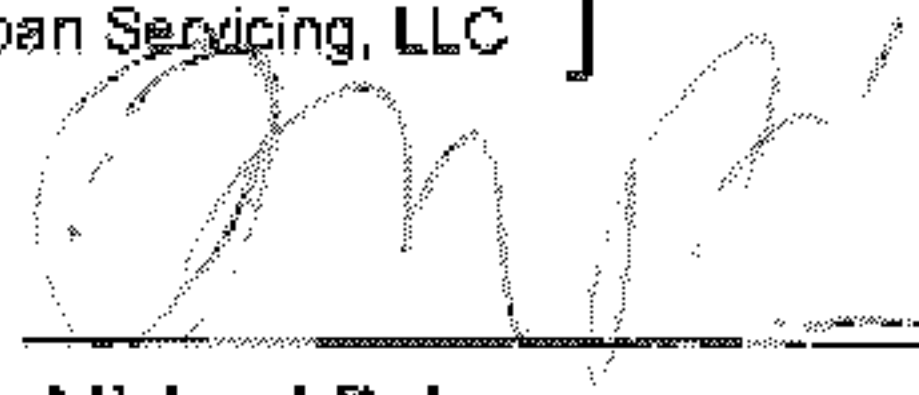
The Owner will not be responsible for inspection of any items being executed pursuant to this Limited Power of Attorney and as such, is relying upon the Subservicer to undertake whatever procedures may be necessary to confirm the accuracy of such items.

Third parties without actual notice that the Owner has revoked or terminated this Limited Power of Attorney may rely upon the exercise of the power granted under this Limited Power of Attorney, and may be satisfied that this Limited Power of Attorney continues in full force and effect and has not been revoked or terminated.

The Subservicer shall indemnify, defend and hold harmless the Owner and its successors and assigns from and against any and all losses, costs, expenses (including, without limitation, actual attorneys' fees), damages, liabilities, demands or claims of any kind whatsoever, ("Claims") arising out of, related to, or in connection with (i) any act taken pursuant to this Limited Power of Attorney, which act results in a Claim by virtue of the unlawful use of, or misuse of, this Limited Power of Attorney (and not as a result of a Claim related to the underlying instrument with respect to which this Limited Power of Attorney has been used), or (ii) any use or misuse of this Limited Power of Attorney in any manner or by any person not expressly authorized hereby.


IN WITNESS WHEREOF, [Pingora Loan Servicing, LLC], as Owner under and pursuant to the Agreement, has caused this Limited Power of Attorney to be signed and acknowledged in its name and on its behalf by its duly authorized representative on this 16th day of May, 2017.

[Pingora Loan Servicing, LLC]

By: 

Name: Michael P. Lau

Title: CEO

Witness #1: 

Printed name: Ron Bendalin

Witness #2 : 

Printed name: Larry Jackson

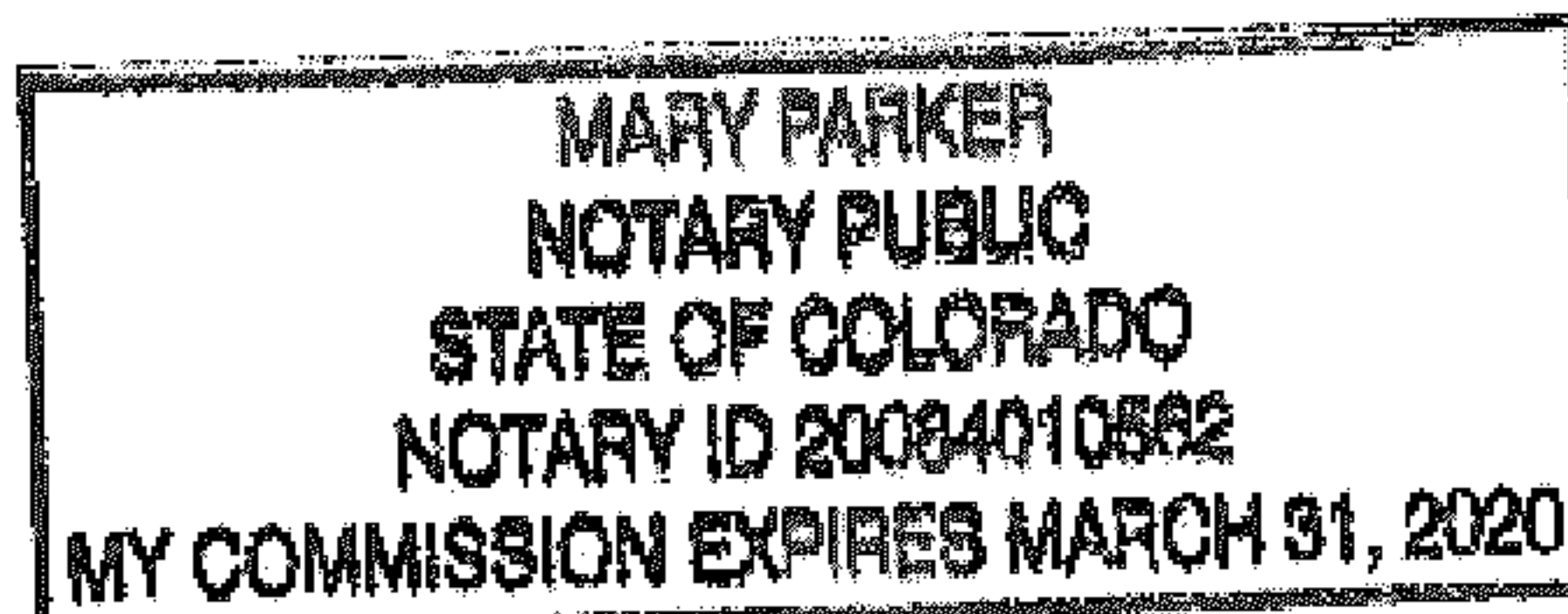
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State of CO
County of Denver

On the 16th day of May, in the year 2017, before me, the undersigned, a Notary Public in and for said State, personally appeared Michael P. Lau, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his indicated capacity, and that, by his signature on the instrument, the person upon behalf of which the individual acted executed the instrument.

Signed: Mary Parker

Title: Notary Public

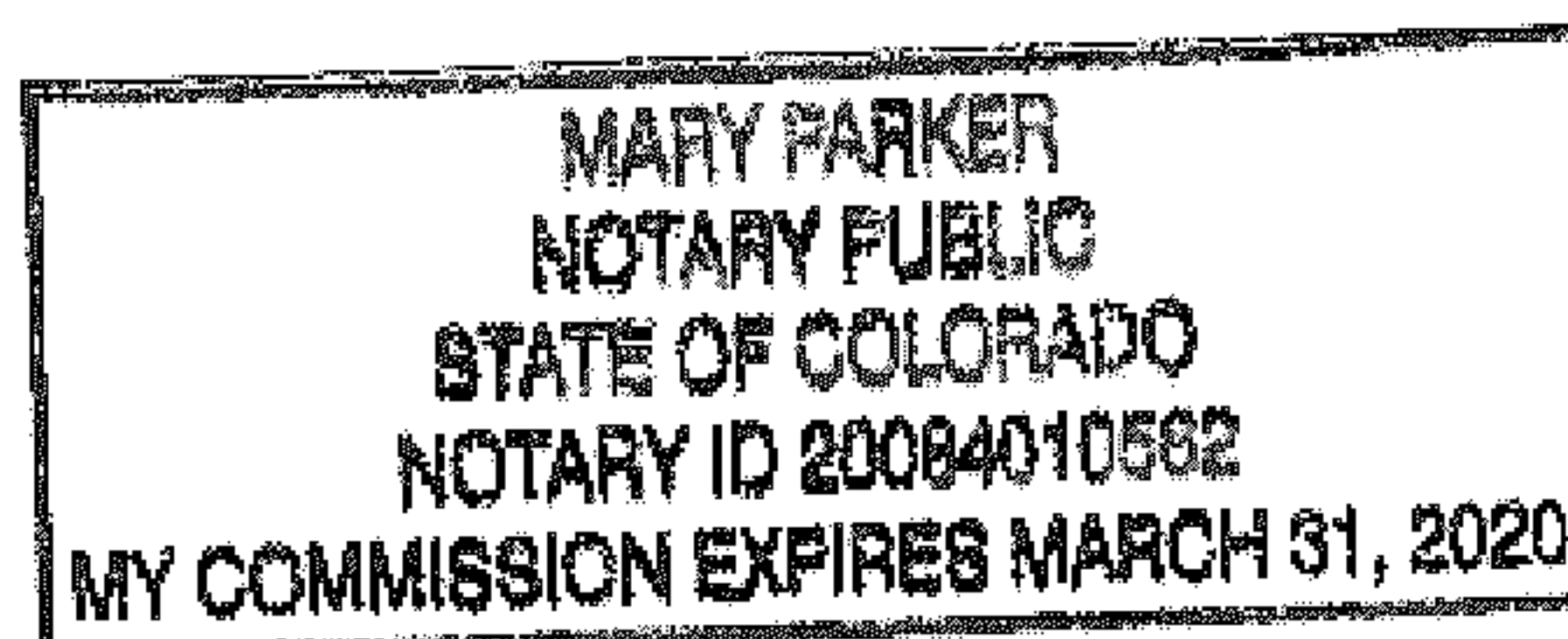


State of CO
County of Denver

On the 16th day of May, 2017, before me, the undersigned, a Notary Public in and for said State, personally appeared Ron Bendalin and Larry Jackson, the subscribing witnesses to the foregoing instrument, with whom I am personally acquainted, who, being by me duly sworn, did depose and say that they respectively reside in 6471 E Radcliff Ave, Englewood, CO (if the place of residence is in a city, include the street and street number, if any, thereof) and 24681 E Ontario Dr, Aurora, CO (if the place of residence is in a city, include the street and street number, if any, thereof); that they know Michael P. Lau to be the individual described in and who executed the foregoing instrument; that said subscribing witnesses were present and saw said Michael P. Lau execute the same; and that said witnesses at the same time subscribed their names as witnesses thereto.

Signed: Mary Parker

Title: Notary Public



Real Estate Sales Validation Form

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

Grantor's Name	<u>Pingora Loan Servicing, LLC</u> <u>c/o Flagstar Bank, F. S. B.</u>	Grantee's Name	<u>Secretary of Housing and Urban Development</u>
Mailing Address	<u>5151 Corporate Drive</u> <u>Troy, MI 48098</u>	Mailing Address	<u>4400 Will Rogers Parkway</u> <u>Suite 300</u> <u>Oklahoma City, OK 73108-183</u>
Property Address	<u>435 Cove Road</u> <u>Wilsonville, AL 35186</u>	Date of Sale	<u>May 24, 2019</u>
		Total Purchase Price	<u>\$62,700.00</u>
		or	
		Actual Value	<u>\$</u>
		or	
		Assessor's Market Value	<u>\$</u>

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 Foreclosure Deed
<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.

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 5/29/2019Print Tiffany Sides, title specialist☐ Unattested

(verified by)

Sign Tiffany Sides
(Grantor/Grantee/Owner/Agent) circle one

Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
05/30/2019 11:20:05 AM
\$40.00 CHARITY
20190530000186120

Allen S. Bayl