20200117000024790 1/8 $44.00
Shelby Cnty Judge of Probate, AL
01/17/2020 01:43:32 PM FILED/CERT

Return to: ~~REGIONS BANK DBA REGIONS MORTGAGE~~ → REM CORPORATION
~~ATTENTION: LOSS MIT MOD DEPT - AX2~~
~~7130 GOODLETT FARMS PARKWAY~~
~~CORDOVA, TN 38016~~
940 S FRONTAGE RD STE 1400
WOODRIDGE IL 60517
636-241-9540

[Space Above This Line For Recording Data]

Loan No: 0896660177 Data ID: 895
Borrower: TYWANDA NORWOOD

FHA Case No.
0116079694 703

PARTIAL CLAIM MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on December 16, 2019. The Mortgagor is TYWANDA NORWOOD , AN UNMARRIED PERSON , whose address is 125 MERIMEADOWS DR, CALERA, AL 35040 ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 Seventh Street, SW, Washington, DC 20410 ("Lender"). Borrower owes Lender the principal sum of EIGHT THOUSAND NINE HUNDRED FIFTY-EIGHT and 71/100 Dollars (U.S. $8,958.71). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **January 1, 2050.**

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants, and conveys to Lender and Lender's successors and assigns, with power of sale, the following described property located in the County of SHELBY, Alabama;
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

which has the address of 125 MERIMEADOWS DR, [Street]
CALERA, ALABAMA [City] 35040 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions also shall be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

20200117000024790 2/8 $44.00
Shelby Cnty Judge of Probate, AL
01/17/2020 01:43:32 PM FILED/CERT

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.

2. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

3. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.

20200117000024790 3/8 $44.00
Shelby Cnty Judge of Probate, AL
01/17/2020 01:43:32 PM FILED/CERT

4. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street, SW, Washington, DC 20410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

5. **Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

6. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

7. **Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice further shall inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender to the extent permitted by Applicable Law shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Paragraph 7, including without limitation reasonable attorneys' fees and costs of title evidence.**

20200117000024790 4/8 $44.00
Shelby Cnty Judge of Probate, AL
01/17/2020 01:43:32 PM FILED/CERT

If Lender invokes the power of sale, Lender shall give a copy of a notice to Borrower in the manner provided in Paragraph 4. Lender shall publish the notice of sale once a week for three consecutive weeks in a newspaper published in SHELBY County, Alabama, and thereupon shall sell the Property to the highest bidder at public auction at the front door of the County Courthouse of that County. Lender shall deliver to the purchaser Lender's deed conveying the Property. Lender or its designee may purchase the Property at any sale. Borrower covenants and agrees that the proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including without limitation reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph or applicable law.

8. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted by Applicable Law.

9. **Waivers.** Borrower waives all rights of homestead exemption in the Property and relinquishes all rights of curtesy and dower in the Property.

P+0896660177+5897+05+07+AL2FPCDT

20200117000024790 5/8 $44.00
Shelby Cnty Judge of Probate, AL
01/17/2020 01:43:32 PM FILED/CERT

Loan No: 0896660177 Data ID: 895

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Tywanda Norwood (Seal)
TYWANDA NORWOOD —Borrower

ALABAMA FHA PARTIAL CLAIM SECURITY INSTRUMENT

P+0896660177+5897+06+07+AL2FPCDT

20200117000024790 6/8 $44.00
Shelby Cnty Judge of Probate, AL
01/17/2020 01:43:32 PM FILED/CERT

Loan No: 0896660177 Data ID: 895

[Space Below This Line For Acknowledgment]

State of ALABAMA §
County of SHELBY §

I, Christi Hamblen, a Notary Public, hereby certify that TYWANDA NORWOOD whose name 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, it executed the same voluntarily on the day the same bears date.

Given under my hand this 20th day of December, A.D. 2019.

[Seal]

Notary Public

My commission expires: My Commission Expires: March 14, 2022

Prepared by: Christina V. Jenkins
AsurityDocs
717 N. Harwood, Suite 1600
Dallas, TX 75201

ALABAMA FHA PARTIAL CLAIM SECURITY INSTRUMENT

P+0896660177+5897+07+07+AL2FPCDT

20200117000024790 7/8 $44.00
Shelby Cnty Judge of Probate, AL
01/17/2020 01:43:32 PM FILED/CERT

Loan No: 0896660177
Borrower: TYWANDA NORWOOD
Property Address: 125 MERIMEADOWS DR, CALERA, ALABAMA 35040

Data ID: 895

LEGAL DESCRIPTION

of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in Shelby County, Alabama:
~~[illegible]~~.

Lot 77, in The Meadows at Meriweather, Phase I, First Addition, as recorded in Map Book 34, page 1, in the Probate Office of Shelby County, Alabama.

This is a purchase money mortgage, the proceeds of which have been used to purchase the property herein described.

Parcel ID Number:28-4-20-9-999-985.000
which has the address of 125 Merimeadows Dr [Street]
Calera [City], Alabama 35040-6217 [Zip Code] ("Property Address");

20200117000024790 8/8 $44.00
Shelby Cnty Judge of Probate, AL
01/17/2020 01:43:32 PM FILED/CERT