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05/28/2021 10:12:39 AM  
MORT 1/9

**ALABAMA MORTGAGE**

RECORDING REQUESTED BY & RETURN TO:  
BANK OF AMERICA, N.A.  
ATTN: HOME RETENTION DIVISION  
6860 Argonne St, Unit A  
Denver, CO 80249

Prepared by: William Peterson  
BANK OF AMERICA, N.A.  
6860 Argonne St, Unit A  
Denver, CO 80249  
REC# 849718  
1-720-445-3581

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**GRANTOR(S):** Sarah K Meffert  
5001 Bridlewood Parc Lane, Helena, AL 35080

**Marital Status:** Unmarried

**GRANTEE:** Secretary of Housing and Urban Development  
Department of Housing and Urban Development  
Attention: C&L Service Corp. /Morris Griffin Corp.  
2488 E 81<sup>st</sup> Street, Suite 700, Tulsa, OK 74137

**APN:** 135224001001170

**Tax Exempt- Governmental Agency**

**After Recording Return To:**

Bank of America, N.A.  
6860 Argonne St  
Unit A  
Denver, CO 80249

This document was prepared by        **BANK OF AMERICA, N.A.**

FHA Case No. 0116902063703  
Doc ID 0652226389787105B

~~See Exhibit B for assignments of record if applicable~~ <sup>NUP</sup>

**ALABAMA MORTGAGE**

\* **ASINGLE WOMAN**

THIS MORTGAGE ("Security Instrument") is given on April 23, 2021. The Mortgagor(s) is/are Sarah K Meffert \* whose address 5001 BRIDLEWOOD PARC LANE, HELENA, AL 35080 ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is Department of Housing and Urban Development, Attention: C&L Service Corp./Morris-Griffin Corp., 2488 E 81st Street, Suite 700, Tulsa, OK 74137 ("Lender"). Borrower owes Lender the principal sum of \$7,050.96. 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 September 1, 2040. 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, with interest, advanced under Paragraph 2 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 does hereby mortgage, warrant, grant and convey to the Lender, with the power of sale, the following described property located in SHELBY County, State of Alabama: which has the address 5001 BRIDLEWOOD PARC LANE, HELENA, AL 35080 (See Exhibit A for Legal Description if applicable) ("Property Address") more particularly described as follows:

FHA COVID-19 Partial Claim

**ALABAMA – MORTGAGE HUD INSTRUMENT**



OrderID-3963195

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 shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized 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 or 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.

Borrower and Lender covenant and agree as follows:

**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 upon the terms and conditions stated herein and in the Note.

**2. LENDER'S RIGHT TO TAKE ACTION TO PROTECT THE PROPERTY.** If (A) Borrower does not keep all promises and agreements made in this Security Instrument, or (B) someone, including Borrower, begins a legal proceeding that may significantly affect Lender's rights in the Property (such as, for example, a legal proceeding in bankruptcy, in probate, for condemnation, or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions under this Paragraph 2 may include, for example, appearing in court, paying reasonable attorneys' fees, and entering on the Property to make repairs. Lender must give Borrower notice before Lender may take any of these actions.

Borrower will pay to Lender any amounts, with interest, which Lender spends under this Paragraph 2. This Security Instrument will protect Lender in case Borrower does not keep this promise to pay those amounts with interest.

Borrower will pay those amounts to Lender when Lender sends Borrower a notice requesting that Borrower do so. Borrower will also pay interest on those amounts at the same rate stated in the Note. Interest on each amount will begin on the date that the amount is spent

FHA COVID-19 Partial Claim

**ALABAMA – MORTGAGE HUD INSTRUMENT**



OrderID-3963195

by Lender. However, Lender and Borrower may agree in writing to terms of payment that are different from those in this paragraph.

Although Lender may take action under this Paragraph 2, Lender does not have to do so.

**3. 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.

**4. 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.

**5. 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: 2488 E 81st Street, Tulsa, OK 74137 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.

**6. 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

FHA COVID-19 Partial Claim

**ALABAMA – MORTGAGE HUD INSTRUMENT**



OrderID-3963195



effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

**7. 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:

**8. ACCELERATION; REMEDIES.** If Borrower fails to keep any promise or agreement made in this Security Instrument, including the promise to pay, when due, the amount owed under the Note and under this Security Instrument, Lender, prior to acceleration, shall give notice to Borrower as provided in paragraph 5 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach 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 shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the nonexistence of a default or any other defense of Borrower to acceleration and sale. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Security Instrument to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 8, including, but not limited to, reasonable attorneys' fees.

If Lender invokes the power of sale, Lender shall mail a copy of a notice of sale to Borrower in the manner provided in paragraph 5 hereof. Lender shall publish and post the notice of sale and the Property shall be sold in the manner prescribed by applicable law. Lender or Lender's designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) the excess, if any, to the person or persons legally entitled thereto.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under the Paragraph 7 of the Subordinate Note, the Secretary may invoke the non-judicial 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

FHA COVID-19 Partial Claim

**ALABAMA – MORTGAGE HUD INSTRUMENT**



OrderID-3963195

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.

**9. BORROWER'S RIGHT TO REINSTATE.** Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to keep any promise or agreement made in this Security Instrument, including the promise to pay, when due, the amounts due under the Note and this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if the Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

**10. RELEASE.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay all costs of recordation, if any.

**11. WAIVER OF HOMESTEAD, DOWER AND CURTESY.** Borrower hereby waives all rights of homestead exemption in the Property and relinquishes all right of dower and curtesy in the Property.

#### **REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument to give Notice to Lender, at Lender's address set forth on page one of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

FHA COVID-19 Partial Claim

#### **ALABAMA - MORTGAGE HUD INSTRUMENT**



OrderID-3963195

In Witness Whereof, the Lender and I have executed this Agreement.

(Signatures must be signed exactly as printed, original signature required and no photocopies accepted.)

By SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in Any rider(s) executed by Borrower and recorded with it.

IN WITNESS WHEREOF, Borrower has executed this Security Instrument.



Sarah K Meffert  
Sarah K Meffert

(Must be signed exactly as printed)

05 / 21 / 2021  
Signature date (MM/DD/YYYY)

[Space below this line for Acknowledgement]

STATE OF Alabama  
COUNTY OF Shelby

On the 21<sup>st</sup> day of May in the year 2021 before me, the undersigned, a Notary Public, personally appeared Sarah K Meffert, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the person or entity upon behalf of which the person or entity acted, executed the instrument.

WITNESS my hand and official seal.

Kelly Fincher Chambless  
Kelly Fincher Chambless

Notary Signature

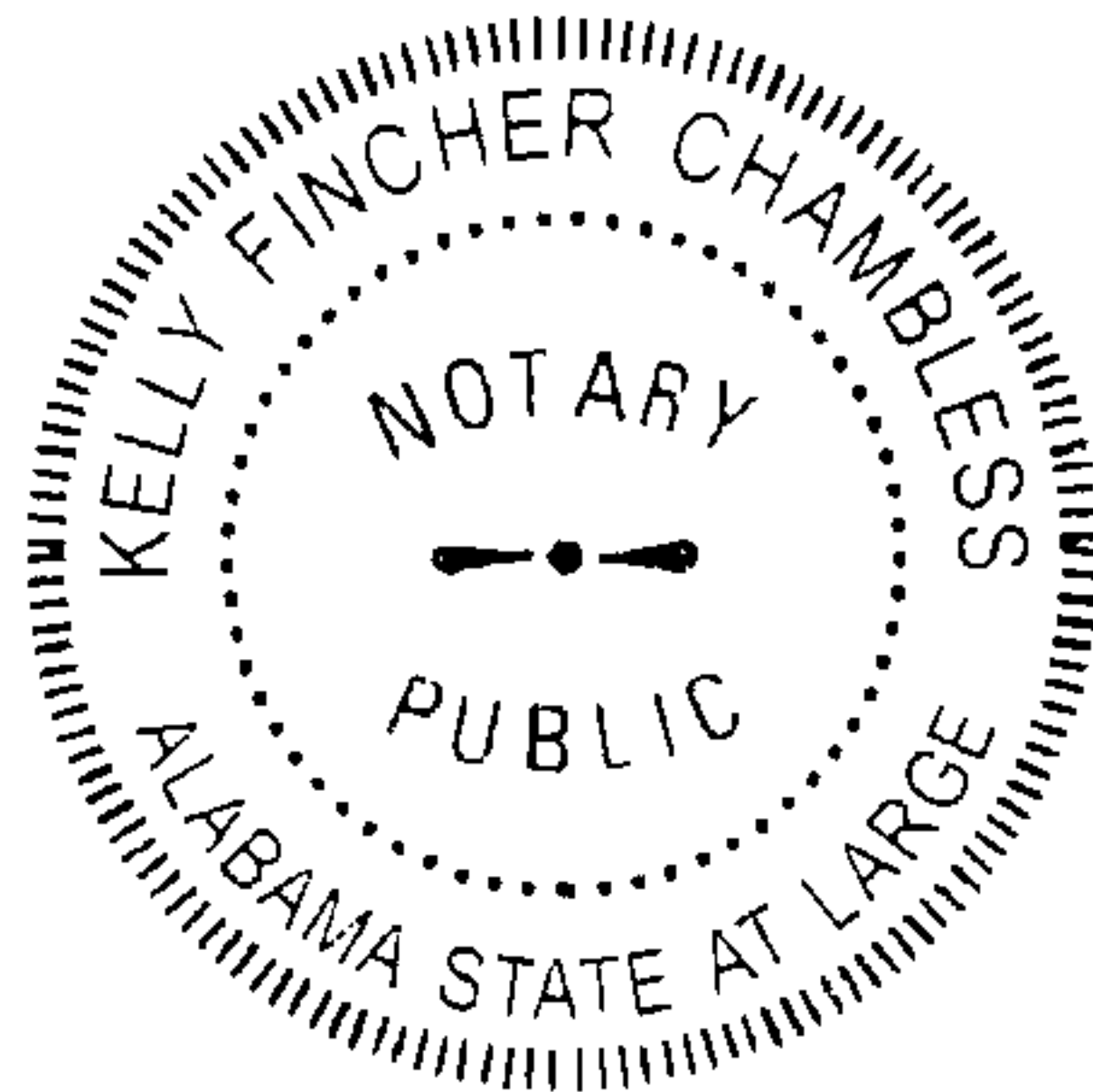
Notary Public Printed Name  
(exactly as printed on seal)

Notary Public Commission

12/19/2022

Expiration Date

(Please ensure seal does not overlap any language or print)



OrderID-3963195

RQ-6525300-1

Page 6

C3\_15024\_693174

This is to certify that the within instrument has been prepared by a party to the instrument,  
[Signature], authorized agent.

Signed this date: MAY 26 2021

Bank of America, N.A.  
7105 Corporate Dr.  
Plano, Texas 75024  
800-669-4576

**David Thao**

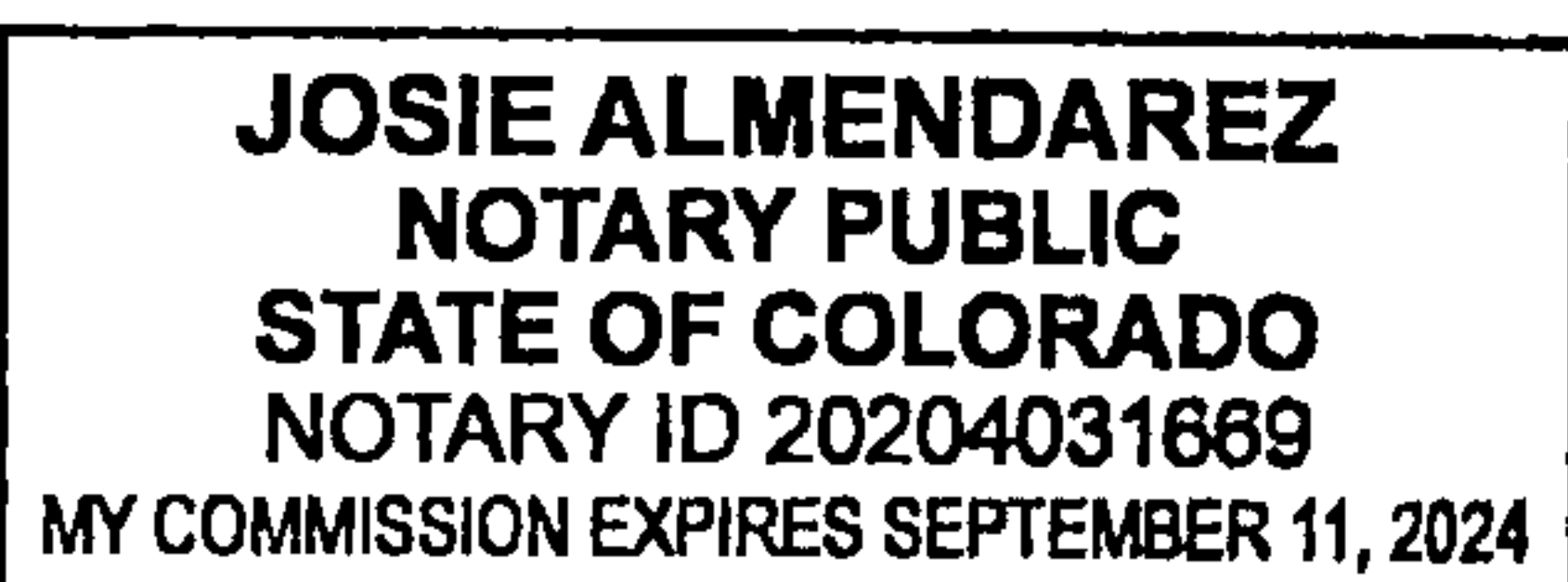
**ASSISTANT SECRETARY**

State of Colorado  
Denver County

On this 26 Day of May, 2021, before me the undersigned, a Notary Public in  
and for said State, personally appeared David Thao, known to me, or  
proved to me on the basis of satisfactory evidence to be the person whose name subscribed  
to this instrument and acknowledged that he/she executed the same.

Witness my hand and official seal.

[Signature]  
Signature



Josie Almendarez  
Notary Public (name typed or printed)

My commission expires: SEP 11 2024

(Space Below This Line Reserved For Lender and Recorder)



OrderID-3963195

RQ-6525300-1

Page 7

C3\_15024\_693174



**EXHIBIT "A"**

**LEGAL DESCRIPTION**

**LOT 71, ACCORDING TO THE SURVEY OF BRIDLEWOOD PARC SECTION 3, AS  
RECORDED IN MAP BOOK 20, PAGE 41, IN THE PROBATE OFFICE OF SHELBY  
COUNTY, ALABAMA.**

**APN: 135224001001170**



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
05/28/2021 10:12:39 AM  
\$47.00 CHERRY  
20210528000263070

*Allie S. Beryl*