

20211217000596850
12/17/2021 08:31:04 AM
MORT 1/7

This Document Prepared By:
WILMA DMELLO
WELLS FARGO BANK, N.A.
1 HOME CAMPUS
DES MOINES, IA 50328
(800) 416-1472

When Recorded Mail To:
FIRST AMERICAN TITLE CO.
FAMS – DTO RECORDING
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707-9991

Source of Title: **INSTRUMENT NO. 20121127000450910 DEED BOOK N/A, AT**
PAGE(S) N/A

Tax/Parcel #: **22 9 31 2 004 011.000**

_____ [Space Above This Line for Recording Data] _____

FHA/VA/RHS Case No.:

Loan No: (scan barcode)

MORTGAGE RECOVERY ADVANCE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **NOVEMBER 24, 2021**. The mortgagor is **BRITTANY S WILKERSON, AN UNMARRIED PERSON** ("Borrower"), whose address is **383 SAVANNAH CIR, CALERA, AL 35040**. This Security Instrument is given to the **United States of America, acting through the Rural Housing Service and its successors**, whose address is **4300 Goodfellow Blvd., FC225, St. Louis MO 63120** ("Lender"). Borrower owes Lender the principal sum of **TWELVE THOUSAND EIGHT HUNDRED TWO DOLLARS AND 51 CENTS** Dollars (U.S. **\$12,802.51**). 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 **DECEMBER 1, 2042**.



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 does hereby mortgage, warrant, grant and convey to the Lender, with power of sale, the following described property located in the County of **SHELBY**, State of **ALABAMA**:

which has the address of , **383 SAVANNAH CIRCLE, CALERA, ALABAMA 35040** (herein "Property Address");

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

Tax ID: 22 9 31 2 004 011.000

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Security Instrument; and all of the foregoing, together with said property (or the leasehold estate if this Security Instrument is on a leasehold) are hereinafter referred to as the "Property". To Secure to Lender the repayment of the indebtedness evidenced by Borrower's note dated **NOVEMBER 24, 2021** , and extensions and renewals thereof (herein "Note"), in the principal sum of **TWELVE THOUSAND EIGHT HUNDRED TWO DOLLARS AND 51 CENTS (U.S. \$12,802.51)**, with the balance of the indebtedness, if not sooner paid, due and payable on **DECEMBER 1, 2042**; the payment of all other sums advanced in accordance herewith to protect the security of this Security Instrument and the performance of the covenants and agreements of Borrower herein contained.

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

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

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: USDA/RD/CSC, 4300 Goodfellow Blvd., FC225, St. Louis, MO 63120 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. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, 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 shall further 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 shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give Borrower notice of sale in the manner provided in Section 4. Lender shall publish a notice of sale and shall sell the Property at the time and place and under the terms specified in the notice of sale. Lender or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, 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 Lender and the Lender requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Lender 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 provided by the Act. Nothing in the preceding sentence shall deprive the Lender of any rights otherwise available to 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.

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

10. Borrower must deliver to Wells Fargo Home Mortgage a properly signed Mortgage Recovery Advance package, which includes the Mortgage Recovery Advance Promissory Note, Compliance Agreement, Subordinate Mortgage/Deed of Trust, Notice of No Oral Agreements, and Errors and Omissions Compliance Agreement, by **DECEMBER 9, 2021**. If Borrower does not return a properly signed Mortgage Recovery Advance package by this date and make all payments pursuant to the Agreement, Wells Fargo Home Mortgage may deny or cancel the Mortgage Recovery Advance Agreement. If Borrower returns the properly signed Mortgage Recovery Advance package by said date, payments pursuant to



the Mortgage Recovery Advance Agreement are due as outlined in this Mortgage Recovery Advance package. Wells Fargo Home Mortgage may deny or cancel the Mortgage Recovery Advance Promissory Note if Borrower fails to make the first payment due as outlined in this Mortgage Recovery Advance package.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Brittany S Wilkerson 12-7-21
Borrower: **BRITTANY S WILKERSON** Date
[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

The State of Alabama)
Shelby County)

I, a Notary Public, hereby certify that **BRITTANY S WILKERSON, AN UNMARRIED PERSON** whose name is signed to the foregoing instrument or conveyance, and who is 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 7th day of December, 2021.

Christina Williamson
Notary Public

Print Name: Christina Williamson

My commission expires: November 3, 2025

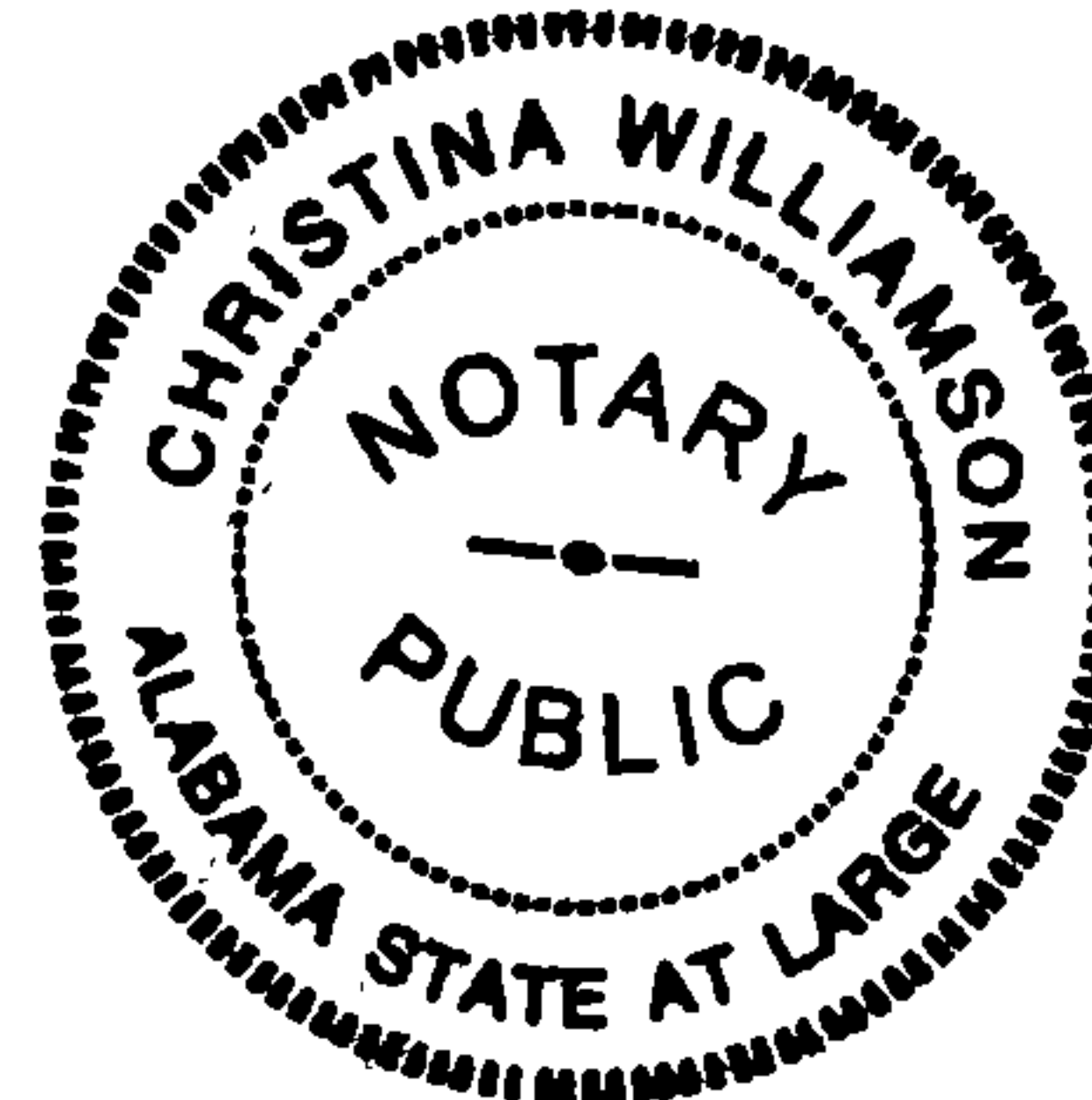


EXHIBIT A

BORROWER(S): BRITTANY S WILKERSON, AN UNMARRIED PERSON

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA, AND DESCRIBED AS FOLLOWS:

LOT 611, ACCORDING TO THE SURVEY OF SAVANNAH POINTE SECTOR VI, AS RECORDED IN MAP BOOK 30, PAGE 41, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

ALSO KNOWN AS: 383 SAVANNAH CIRCLE, CALERA, ALABAMA 35040

Wells Fargo Custom USDA MRA Loan Modification
Agreement 11092021_159



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
12/17/2021 08:31:04 AM
\$41.00 BRITTANI
20211217000596850

Page 7

Allie S. Bayl