

Prepared by: Kent D. McPhail  
Kent McPhail & Associates, LLC  
P.O. Box 870  
Mobile, AL 36601  
Phone Number: 1-800-625-2333  
Loan #: 4000256665  
KM-22-0302

20220509000190320  
05/09/2022 01:22:39 PM  
ASSIGN 1/5

MIN: 100020410002375926  
MERS Telephone: 888-679-6377

### ASSIGNMENT OF MORTGAGE

FOR GOOD AND VALUABLE CONSIDERATION, the sufficiency of which is hereby acknowledged, the undersigned, Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for DHI Mortgage Company, Ltd, its successors and assigns, (Assignor), (MERS Address: P.O. Box 2026 Flint, MI 48501-2026) by these presents does convey, grant, assign, transfer and set over the described Mortgage with all interest secured thereby to J.P. Morgan Mortgage Acquisition Corp., whose address is c/o Carrington Mortgage Services, LLC, 1600 South Douglass Rd, Suite 200-A Anaheim, CA 92806, Its Successors and Assigns, (Assignee).

Said mortgage made by Billy E. Todd Jr., an Unmarried Man, dated December 30, 2011, and recorded on January 6, 2012 as Instrument # 20120106000007190 in the Office of the Judge of Probate of Shelby County, Alabama.

**Indexing Instructions:** Lot 48, Camden Cove West S/D, Sector 3, Phase 3, MB 39/Pg. 131, Probate Office of Shelby County, AL

Dated this 4<sup>th</sup> day of MAY, 2022.

Mortgage Electronic Registration Systems, Inc.,  
as mortgagee, as nominee for DHI Mortgage  
Company, Ltd, its successors and assigns,

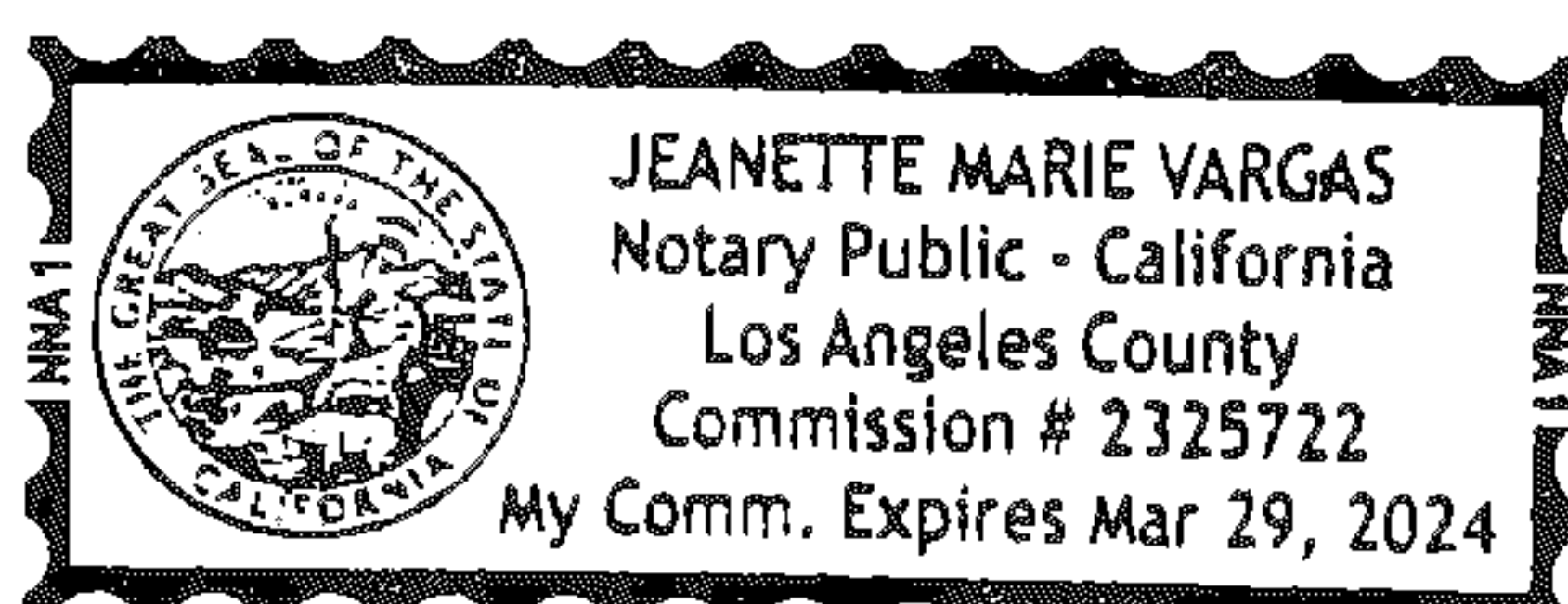
By:  **Brian Cox**  
Assistant Secretary  
Its: \_\_\_\_\_

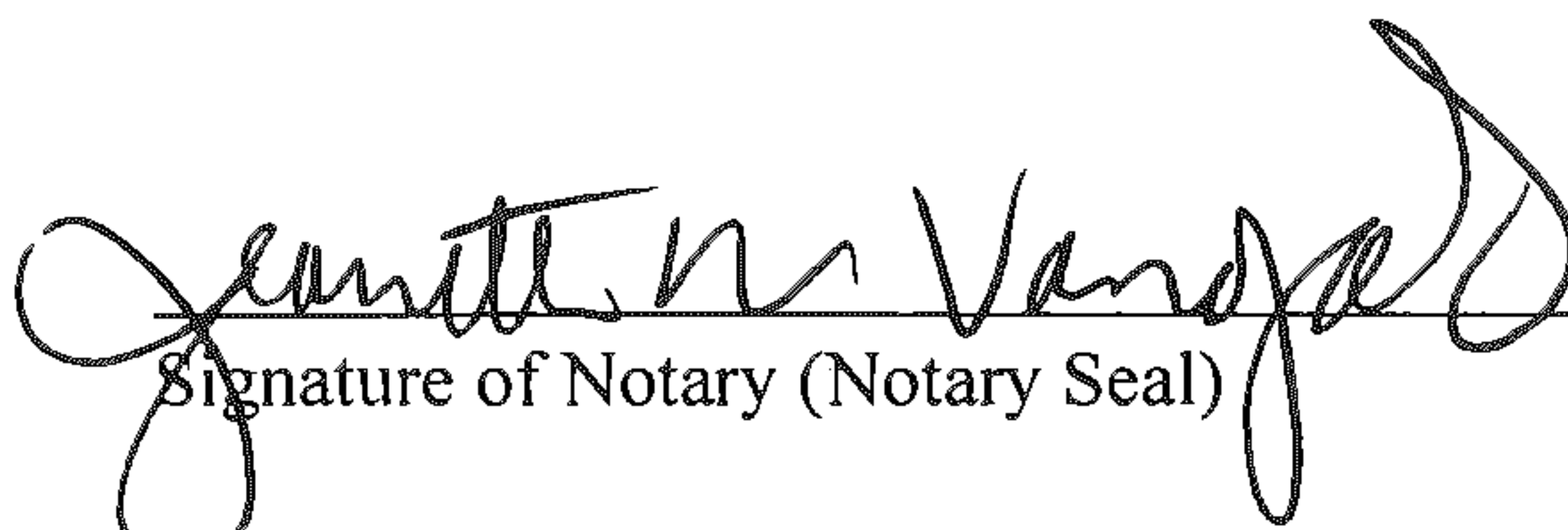
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Orange

On may 4, 2022, before me, Jeanette Marie Vargas **Notary Public**, personally appeared Brian Cox, who 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(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. WITNESS my hand and official seal.



  
Signature of Notary (Notary Seal)



**DATE: Tuesday, January 4, 2022**

**TO: Carrington Mortgage Services LLC, Org ID 1006037**

**ATTN: Melissa Smith**

**RE: MERS Corporate Resolution Appointing MERS Signing Officers**

Dear Sir or Madam:

Enclosed is a Corporate Resolution of Mortgage Electronic Registration Systems, Inc. ("MERS"), which appoints MERS Signing Officers for your organization. The list attached to this MERS Corporate Resolution is the official list of MERS Signing Officers who have been appointed by MERS, and this MERS Corporate Resolution and attached list supersedes and replaces any previous MERS Corporate Resolution that appointed MERS Signing Officers for your organization. You are responsible for reviewing the list to make sure that it is accurate.

If you have any questions, please send an email to [merssigningofficer@mersinc.org](mailto:merssigningofficer@mersinc.org).

**CORPORATE RESOLUTION OF**  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

NOW, THEREFORE, BE IT RESOLVED, that the individuals (the "Signing Officers") set forth on the attached list of candidates, as amended from time to time by Mortgage Electronic Registration Systems, Inc. ("MERS") at the request of **Carrington Mortgage Services LLC, Org ID 1006037** (the "Member"), are officers of the Member, which is a member of the MERS® System, and that each such individual be, and he or she, as the case may be, hereby is, appointed as an assistant secretary, assistant vice president, and vice president of MERS; and be it further

RESOLVED, that this MERS Corporate Resolution supersedes and replaces any and all previous MERS Corporate Resolutions that appointed Signing Officers for the Member; and be it further

RESOLVED, that all Signing Officers shall be bound to abide by and follow the MERS® System Rules of Membership (the "Rules"); and be it further

RESOLVED, that the authority granted to such Signing Officers as assistant secretary, assistant vice president, and vice president of MERS shall be specifically limited to undertaking only the actions set forth below on behalf of MERS, provided such actions are otherwise taken in accordance with the requirements of applicable laws, rules, and regulations, and further that any action taken by a Signing Officer that is not specifically enumerated below is beyond the scope of the authority granted to such Signing Officer and is ultra vires; and be it further

RESOLVED, that each of the Signing Officers be, and hereby is, authorized to perform only the following on behalf of and in the name of MERS:

- (1) take any and all actions and execute all documents necessary to release the lien of any mortgage loan registered on the MERS® System that is shown to be registered to the Member or its Affiliate Org ID, including but not limited to (a) satisfactions, (b) discharges, (c) partial releases, and (d) substitution of trustee on Deeds of Trust;
- (2) assign the lien of any mortgage loan naming MERS as the mortgagee when the Member is also the current promissory note-holder, or if the mortgage loan is registered on the MERS® System, is shown to be registered to the Member or its Affiliate Org ID;
- (3) execute any and all documents necessary to foreclose upon the property securing any mortgage loan registered on the MERS® System that is shown to be registered to the Member or its Affiliate Org ID, so long as such execution does not violate the Rules, including but not limited to (a) substitution of trustee on Deeds of Trust, (b) Trustee's Deeds upon sale on behalf of MERS, (c) Affidavits of Non-military Status, (d) Affidavits of Judgment, (e) Affidavits of Debt, (f) quitclaim deeds, and (g) endorsements of promissory notes to VA or HUD on behalf of MERS as a required part of the claims process;
- (4) take any and all actions and execute all documents necessary to protect the interest of the Member, the beneficial owner of such mortgage loan, or MERS in any bankruptcy proceeding regarding a loan registered on the MERS® System that is shown to be registered to the Member or its Affiliate Org ID, so long as such execution does not violate the Rules, including but not limited to: (a) executing Proofs of Claim and Affidavits of Movant under 11 U.S.C. Sec. 501-502, Bankruptcy Rule 3001-3003, and



applicable local bankruptcy rules, (b) entering a Notice of Appearance, (c) vote for a trustee of the estate of the debtor, (d) vote for a committee of creditors, (e) attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on behalf of the Member, the beneficial owner of such mortgage loan, or MERS, on any question that may be lawfully submitted before creditors in such a meeting, (f) complete, execute, and return a ballot accepting or rejecting a plan, and (g) execute reaffirmation agreements;

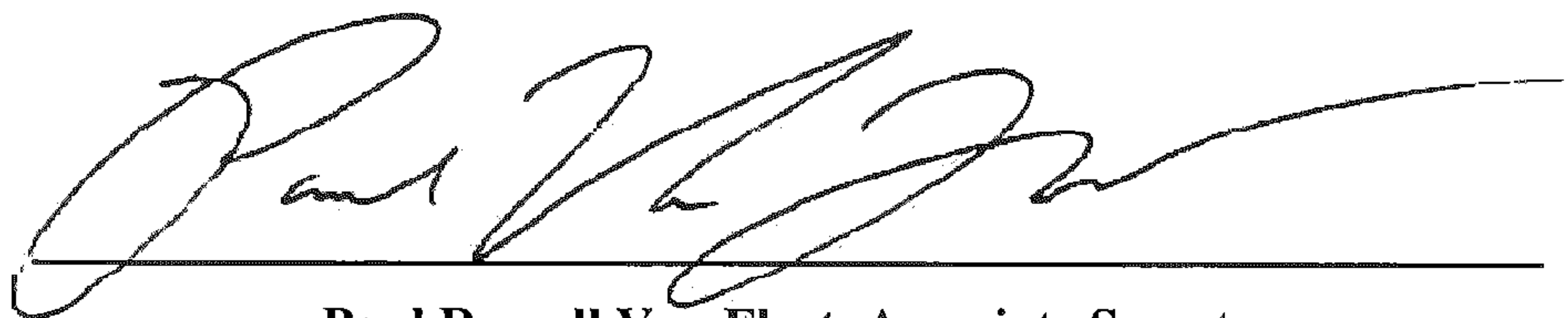
(5) take any and all actions and execute all documents necessary to refinance, subordinate, amend or modify any mortgage loan registered on the MERS® System that is shown to be registered to the Member or its Affiliate Org ID;

(6) endorse checks made payable to Mortgage Electronic Registration Systems, Inc. to the Member that are received by the Member for payment on any mortgage loan registered on the MERS® System that is shown to be registered to the Member or its Affiliate Org ID;

(7) take any such actions and execute such documents as may be necessary to fulfill the Member's (i) servicing obligations to the beneficial owner of such mortgage loan (including mortgage loans that are removed from the MERS® System as a result of a deactivation), including, but not limited to, (a) verifying litigation documents, and (b) responding to various forms of discovery requests, and (ii) indemnification obligations under the Rules; and

(8) take such ministerial actions and, in such ministerial capacity, to execute and deliver all such instruments and documents as the officer(s) of MERS deem necessary or appropriate in order to effectuate fully the purpose of each and all of the foregoing powers.

I, **Paul Russell Van Fleet**, being the **Associate Secretary** of Mortgage Electronic Registration Systems, Inc., hereby certify that the foregoing is a true copy of a Resolution duly adopted by me pursuant to authority granted by the Board of Directors of MERS, and that it is effective as of **Tuesday, January 4, 2022**. This MERS Corporate Resolution is in full force and effect on this date and it does not conflict with the Certificate of Incorporation or By-Laws of MERS.



**Paul Russell Van Fleet, Associate Secretary**



**Carrington Mortgage Services LLC**

**Org ID 1006037**

**Master List effective as of Tuesday, January 4, 2022**

**Mortgage Electronic Registration Systems, Inc.**

**Signing Officers**

AMI BHAVSAR

ANTHONY DEROSA

BRIAN COX

CHRIS LECHTANSKI

ELIZABETH CORRAL

ELIZABETH OSTERMANN

JEFFREY W GILLIS

JUSTIN COVINGTON

KARIN MURPHY

LETXY SOSA

MAGDA AWAD

RICHARD CLARK

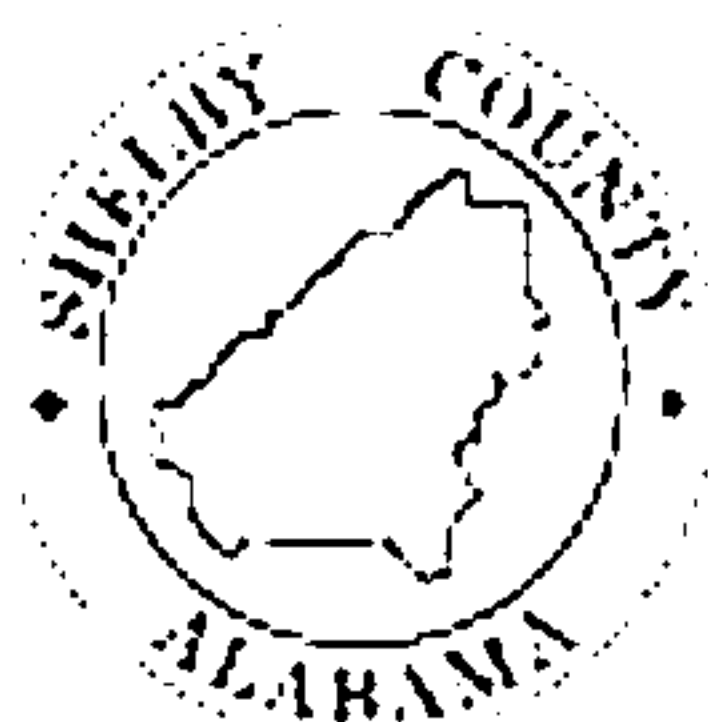
ROB PETRUSKA

TERRENCE MORLEY

TOM CROFT

WESLEY COOPER

YOLANDA TALBOT



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
05/09/2022 01:22:39 PM  
\$35.00 CHERRY  
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*Allen S. Bayl*