

State of ALABAMA  
County of JEFFERSON

200306 / 0090

**RELEASE OF MORTGAGE**

KNOW ALL MEN BY THESE PRESENTS that the undersigned, Mortgage Electronic Registration Systems, Inc. Mortgagee, in that certain mortgage executed by JOEY L GARNER, JEANETTE C GARNER, HUSBAND AND WIFE as Mortgagors, to the undersigned, which mortgage is dated 07/25/2002 and filed for record 11/01/2002 in Mortgage Book N/A, Page N/A, Doc# 200211/3105, Probate Records of JEFFERSON County, Alabama, does hereby release, remise, quitclaim and convey unto said Mortgagor all its right, title, interest, claim and demand in and to the following described real estate situated in the County of JEFFERSON, State of Alabama, to-wit:  
Legal Description Attached.

The Mortgage described herein has been paid and satisfied in full.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this the 21 day of March, 2003.

Mortgage Electronic Registration Systems, Inc.

By: Maria Martinez  
Maria Martinez

Its: Assistant Secretary

Attest: Rashonda Roberts  
By: Rashonda Roberts  
Rashonda Roberts  
Its: Assistant Secretary

20220804000305280 1/3 \$28.00  
Shelby Cnty Judge of Probate, AL  
08/04/2022 02:57:37 PM FILED/CERT

STATE OF CALIFORNIA  
COUNTY OF LOS ANGELES

On 03/21/2003, before me, Kathie Sotiropoulos, Notary Public, personally appeared Maria Martinez and Rashonda Roberts, both personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entities upon behalf of which the persons acted, executed the instrument.

Kathie Sotiropoulos  
Kathie Sotiropoulos  
Notary Public  
My commission expires 06/22/2004



J.P. NDT, Judge of the  
Probate Court, Jefferson County, Alabama, hereby certify that  
the foregoing is a true, correct and full copy of the instrument  
herewith set out as appears of record in said Court.

Witness my hand and seal of said Court this  
day of August 2003  
Judge of Probate

Mail Recorded Satisfaction To:  
JOEY L GARNER, JEANETTE C GARNER  
5173 SOUTH SHADES CREST RD  
BESSEMER, AL 35022

Document Prepared By:  
Patricia Oja  
CTC Real Estate Services  
1800 Tapo Canyon Road  
MSN SV2-88  
Simi Valley, CA 93063  
(800) 669-4807

DOCID#000203877642005N



20220804000305280 2/3 \$28.00  
Shelby Cnty Judge of Probate, AL  
08/04/2022 02:57:37 PM FILED/CERT

PROPERTY ADDRESS: 5173 SOUTH SHADES CREST  
BIRMINGHAM, AL. 35080

### LEGAL DESCRIPTION EXHIBIT A

Commence at the NE corner of the NE  $\frac{1}{4}$  of SE  $\frac{1}{4}$  of Section 28, Township 20 South, Range 4 West, Shelby County, Alabama, thence run West along the North  $\frac{1}{4}$  -  $\frac{1}{4}$  line a distance of 1331.0 feet, thence run South 57 degrees 00 minutes West a distance of 340.0 feet to the Southeastery right-of-way of Shades Crest Road, being marked by an iron pin. Thence run South 24 degrees 08 minutes West a distance of 140.0 feet to an iron pin and the point of beginning, thence continue last course a distance of 80.0 feet, thence run South 23 degrees 52 minutes West along said right of way a distance of 200.0 feet, thence run South 49 degrees 38 minutes East a distance of 1089 feet to an iron pin; thence run North 23 degrees 51 minutes 08 seconds East a distance of 361.8 feet to an iron pin, thence run North 54 degrees 52 minutes West a distance of 1063.5 feet to the point of beginning. Less and except any part of subject property lying within a public right of way.

State of Alabama - Jefferson County  
I certify this instrument filed on:  
2003 APR 21 A.M. 07:17  
Recorded and \$  
and \$ 3.00  
Total \$ 3.00  
MICHAEL F. BOLIN, Judge of Probate  
Deed Tax and Fee Amt.  
Mtg. Tax  
200306/0090



CORRECTIVE REFILED IN SHELBY COUNTY

After Recording Return To:  
COUNTRYWIDE HOME LOANS, INC.  
MS SV-79 DOCUMENT PROCESSING  
1800 Tapo Canyon  
Simi Valley, CA 93063-6712

2 0 0 2 1 1 / 3 1 0 5

20021101000541050 Pg 1/13 191.00  
Shelby Cnty Judge of Probate, AL  
11/01/2002 12:26:00 FILED/CERTIFIED

20220804000305280 3/3 \$28.00  
Shelby Cnty Judge of Probate, AL  
08/04/2022 02:57:37 PM FILED/CERT

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020387764

[Escrow/Closing #]

00002038776451080

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**MORTGAGE**

MIN1000157-0001128945-7

**DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated JULY 25, 2002, together with all Riders to this document.

(B) "Borrower" is  
JOEY L. GARNER, AND JEANETTE C. GARNER, HUSBAND AND WIFE

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is

AMERICA'S WHOLESALE LENDER

Lender is a CORPORATION

organized and existing under the laws of NEW YORK

Lender's address is

4500 Park Granada, Calabasas, CA 91302

(E) "Note" means the promissory note signed by Borrower and dated JULY 25, 2002. The Note states that Borrower owes Lender

NINETY FIVE THOUSAND NINE HUNDRED TWENTY and 00/100

Dollars (U.S.\$ 95,920.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than AUGUST 01, 2017

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

ALABAMA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Page 1 of 11

Initials: *SGH*

BA(AL) (0005)  
CONVIVA

CHL (08/00)

VMP MORTGAGE FORMS - (800) 821-7281

Form 3001 1/01



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