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03/08/2023 09:30:42 AM
WAIVER 1/4

**Return To: Radian Settlement
Services Inc.**
1000 GSK Drive, Suite 210
Coraopolis, PA 15108

Waiver of Homestead Exemption

Lender

U.S. BANK NATIONAL ASSOCIATION
425 WALNUT STREET
CINCINNATI, OH 45202

Owner

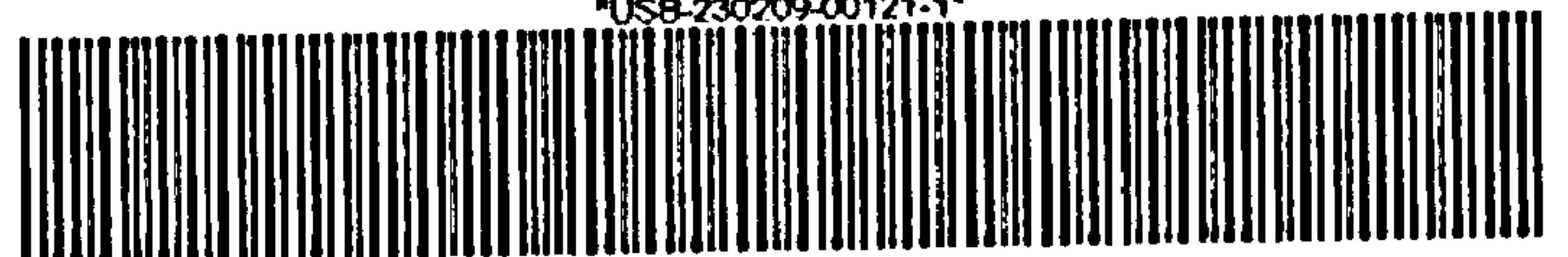
TARANI KOIRALA
SABINA KOIRALA
1260 9TH AVE
CALERA, AL 35040

Date: March 1, 2023

Loan Number: 00003001357805

"I", Owner, have executed an agreement, dated March 1, 2023, which evidences a loan from "you", the Lender, in the amount of \$41,999.00. In connection with the agreement, I have executed a ☐ Security Agreement ☒ Mortgage dated March 1, 2023 under the terms of which I give you certain rights under the laws of this state in the following described Homestead Property:

ALL HIS RIGHT, TITLE, INTEREST, AND CLAIM IN OR TO THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN SHELBY COUNTY, ALABAMA, TO-WIT: 140 FEET ON THE WEST END OF LOT NUMBERS 20,21,22 AND 23 IN BLOCK 45, ACCORDING TO MAP AND SURVEY OF J.H. DUNSTAN'S CALERA, ALABAMA, SITUATED IN SHELBY COUNTY, ALABAMA. ALSO: A PART OF LOTS 18 AND 19, BLOCK 45, ACCORDING TO THE J.H. DUNSTAN'S MAP OF THE TOWN OF CALERA, ALABAMA, RECORDED IN THE PROBATE JUDGE'S OFFICE OF SHELBY COUNTY, ALABAMA: COMMENCE AT THE SOUTHWEST CORNER OF SAID LOT 19 AND RUN EAST ALONG THE SOUTH LINE OF SAID LOT A DISTANCE OF 146 FEET, MORE OR LESS, TO THE INTERSECTION WITH A CHAIN LINK FENCE RUNNING NORTH AND SOUTH; THENCE, RUN NORTH ALONG SAID CHAIN LINK FENCE A DISTANCE OF 43 FEET, MORE OR LESS, TO THE TOP



EDGE OF SAID DITCH TO THE INTERSECTION WITH THE WEST LINE OF LOT 18 OF SAID SUBDIVISION; THENCE RUN SOUTH ALONG THE WEST LINE OF SAID LOTS 18 AND 19 A DISTANCE OF 49 FEET TO THE POINT OF BEGINNING OF SAID LOT. NOTE: THIS SURVEY IS NOT RECORDED IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA, AND IS NOT AVAILABLE FOR RECORDATION.

By signing below, I hereby waive any and all homestead rights and exemptions in the Homestead Property, as granted under the Constitution and laws of the State of Alabama, for as long as I occupy the Homestead Property as my principal residence.

Signatures

By signing under seal, I agree to the terms and covenants contained in this Waiver Of Homestead Exemption. I also acknowledge receipt of a copy of this Waiver Of Homestead Exemption.

Owner

	03/01/23		03/01/23
TARANI KOIRALA	Date Seal	SABINA KOIRALA	Date Seal

Acknowledgment


State of Alabama

County of SHELBY

I, John Caldwell hereby certify that
TARANI KOIRALA

, whose name is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she executed the same voluntarily on the same day the same bears date.

Given under my hand this 1 day of MARCH, 2023.


Notary Public

John Caldwell
Notary Public Name

This notarial act was completed:

- ☒ In Person
☐ In Person Electronic
☐ Remote Online Notarization

SEE ALL-PURPOSE ACKNOWLEDGEMENT ATTACHED



Acknowledgment

State of Alabama

County of SHELBY

I, John Caldwell hereby certify that
SABINA KOIRALA

, whose name is
signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed
of the contents of the instrument, he/she executed the same voluntarily on the same day the same bears date.

Given under my hand this 1 day of March, 2023.

John Caldwell
Notary Public

John Caldwell
Notary Public Name

This notarial act was completed:

- ☒ In Person
☐ In Person Electronic
☐ Remote Online Notarization



ALL-PURPOSE ACKNOWLEDGMENTState of AlabamaCounty of ShelbyOn March 1, 2023

DATE

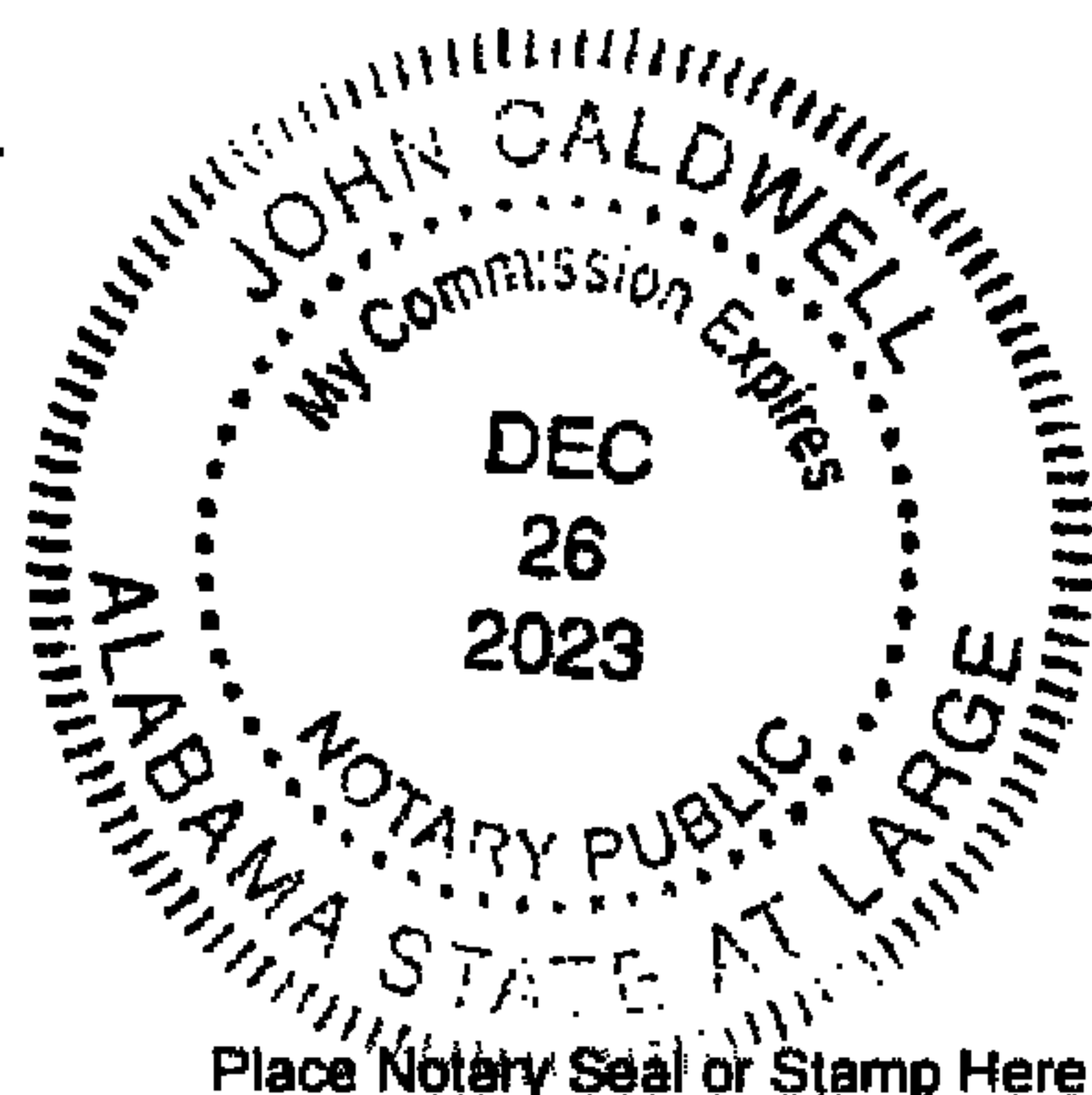
before me, John Caldwell

NAME OF NOTARY PUBLIC

personally appeared Tarani Koirala & Sabina Koirala

NAME(S) OF SIGNER(S)

☐ 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(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

John Caldwell
SIGNATURE OF NOTARY

ATTENTION NOTARY: Although the information requested below is OPTIONAL, it may prove valuable to persons relying on this Acknowledgment and could prevent fraudulent reattachment of this certificate to another document.

DESCRIPTION OF ATTACHED DOCUMENT

**THIS CERTIFICATE
MUST BE ATTACHED
TO THE DOCUMENT
DESCRIBED AT RIGHT**

Waiver of Homestead Exemption

TITLE OR TYPE OF DOCUMENT

3

NUMBER OF PAGES

DATE OF DOCUMENT

SIGNER(S) OTHER THAN NAMED ABOVE

Filed and Recorded
Official Public Records

Judge of Probate, Shelby County Alabama, County

Clerk

Shelby County, AL

03/08/2023 09:30:42 AM

\$31.00 JOANN

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Allie S. Bayl