

THIS INSTRUMENT WAS PREPARED BY:

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STATE OF ALABAMA)
)
SHELBY COUNTY)

RATIFICATION OF MORTGAGE

THIS RATIFICATION OF MORTGAGE (“Ratification”) made by Reginald D. Bowie, a single man, (“Mortgagor” or “Bowie”), is made effective this 27th day of July, 2023.

WHEREAS, on January 14, 2009, Bowie purchased that real property commonly referred to as 160 Tanglewood Drive, Alabaster, Alabama 35007, and more fully described as:

Lot 17, according to the survey of Final Plat of Tanglewood by the Creek as recorded in Map Book 35, Page 36, Shelby County, Alabama Records.

(the “Property”), which was conveyed to Bowie by that certain deed recorded January 16, 2009 at Instrument # 20090116000015080 in the Office of the Judge of Probate of Shelby County, Alabama.¹

WHEREAS, on November 17, 2011, Bowie and his former wife Janet Bowie² obtained a loan from JPMorgan Chase Bank, N.A. in the amount of \$162,669.00, which was secured by a mortgage on the Property recorded December 5, 2011 at Instrument # 2011205000366290 (the “Mortgage”). The Mortgage was assigned to Carrington Mortgage Services LLC via that assignment of security instrument dated October 16, 2014 and recorded October 22, 2014 at Instrument # 20141022000333920.

WHEREAS, on November 28, 2011, a certificate of judgment in favor of Aliant Bank was recorded at Instrument # 20111128800357840 (the “Judgment”), on February 4, 2013. The Property was purchased at sheriff’s sale by Aliant Bank, a division of USAmeriBank, and on February 6, 2013, a sheriff’s deed was recorded at Instrument # 20130206000054300.

WHEREAS, on July 17, 2023, the Judgment was satisfied via that Full Satisfaction of Judgment recorded on July 24, 2023 at Instrument # 20230724000221330, and on July 18, 2023

¹ All recording references are to recordings made in the Office of the Judge of Probate of Shelby County, Alabama.

² Reginald and Janet Bowie have since divorced via that action filed in the Circuit Court of Shelby County, Alabama, DR-2012-900406, and Reginald Bowie was awarded the Property.

the Property was re-conveyed to Bowie via that deed recorded on July 25, 2023 at Instrument # 20230725000221890.

NOW, THEREFORE, in exchange for the mutual promises and covenants made between Mortgagor and Carrington Mortgage Services LLC, the receipt and sufficiency of which are hereby acknowledged, Mortgagor hereby evidences, acknowledges and ratifies the Mortgage as a first-position lienhold interest in the Property. Mortgagor further acknowledges that he is legally bound to the terms thereof as of the effective date set forth in the Mortgage.

Reginald D. Bowie
REGINALD BOWIE

STATE OF ALABAMA)
)
COUNTY OF JEFFERSON)

I, Louise Tharaud Brasher, a Notary Public in and for said County in said State, hereby certify that REGINALD BOWIE, 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 executed this instrument voluntarily on the day that bears the same date.

Given under my hand this the 27th day of July, 2023.

Louise Tharaud Brasher
NOTARY PUBLIC
My Commission Expires: October 19, 2026



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
07/28/2023 03:43:08 PM
\$31.00 JOANN
20230728000227700

Allie S. Bayl