STATE OF ALABAMA	)
SHELBY COUNTY	)

## AFFIDAVIT OF FACT

- I. Marion K. Begovich, being duly sworn, depose and state the following:
- 1. Based on a review of both business and public records, I am familiar with that or those certain instrument(s) detailed below that were previously recorded in the Office of the Judge of Probate of Shelby County, Alabama.
- 2. Based on a review of public records, along with Flagstar Bank, N.A.'s business records including the mortgage and deeds, I am familiar with that certain Warranty Deed recorded at Instrument No. 20171229000462850 on December 29, 2017, conveying the subject property to Robert Alan Gardner and Amy Gardner, and that certain mortgage executed by Robert Alan Gardner and Amy Gardner, husband and wife, on December 29, 2017, and said mortgage was recorded at Instrument No. 20171229000462860 in the Office of the Judge of Probate of Shelby County, Alabama. Said mortgage was modified on April 12, 2022 via Loan Modification Agreement recorded on May 3, 2022 at Instrument No. 202220503000179610 in the aforementioned Probate Court. Said deed, mortgage and Loan Modification Agreements contained the following typographical error in the legal description of the mortgaged property:

Lot 395, according to the Amended Hillboro Subdivision Phase III as recorded in Map Book 39, Pages 123 A, B, C in the Probate Office of Shelby County, Alabama.

3. The purpose of this Affidavit of Fact is to confirm, correct, and clarify the correct legal description of the mortgaged property to be as follows:

Lot 395, according to the Amended Hillsboro Subdivision Phase III as recorded in Map Book 39, Pages 123 A, B, C in the Probate Office of Shelby County, Alabama.

4. The party executing this Affidavit of Fact is the current holder of that certain Mortgage executed by Robert Alan Gardner and Amy Gardner, husband and wife, on December 29, 2017, and said

mortgage was recorded at Instrument No. 20171229000462860 in the Office of the Judge of Probate of Shelby County, Alabama.

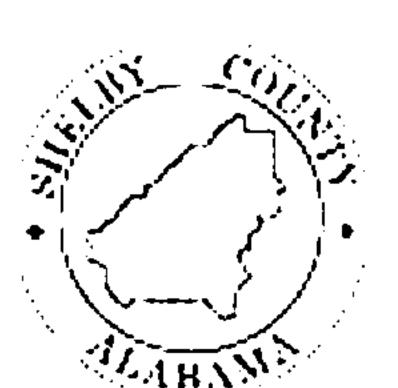
To the extent that any conclusions here above are not based on business records, specifically loan application documents, said conclusions are based on public records, to wit: publicly recorded real estate records housed in the Probate Office of Shelby County, Alabama.

Executed this	7th day of 1	November	2023,
		FLAGSTAR BAN	N SERVICING, LLC BY K, N.A., ATTORNEY-IN-FACT POWER OF ATTORNEY
		Print Name: Mari	on K. Begovich
		Title: Sr. Loa	n Administration Analyst
STATE OF MICHIGAN	<u> </u>		
COUNTY/CITY OF	AKLAND		
foregoing conveyance and of the contents of said contents the same voluntarily for a	whose remitted power of attomited power of attomited who is known to move ance, he/she, as so and as the act of said of	name as Sr. Loan Admorney for Lakeview I e, acknowledged befor uch Sr. Loan Admin. Ar corporation.	d County in said State, hereby certify in Analyst of Flagstar Bank, N.A. as coan Serivicing, LLC is signed to the re me on this day that, being informed alyst, and with full authority, executed
Given under my hand this	the day of	November	, 2023.
		Notary Public	Michael Francis Blesbrouck  xpires: 1200 6 7076
This instrument prepare	ed by:	My Commission E	Whites A Rest CAI TO A COVA

Tiffany & Bosco, P.A. 2501 20th Place South, Suite 300 Homewood, AL 35223 File No.: 23-07389

MICHAEL FRANCIS BIESBROUCK NOTARY PUBLIC, STATE OF MI COUNTY OF MACOMB MY COMMISSION EXPIRES Mar 6, 2028 ACTING IN COUNTY OF

OAKLAND



Filed and Recorded Official Public Records Judge of Probate, Shelby County Alabama, County Clerk **Shelby County, AL** 11/15/2023 10:40:00 AM **\$25.00 PAYGE** 20231115000334840

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