

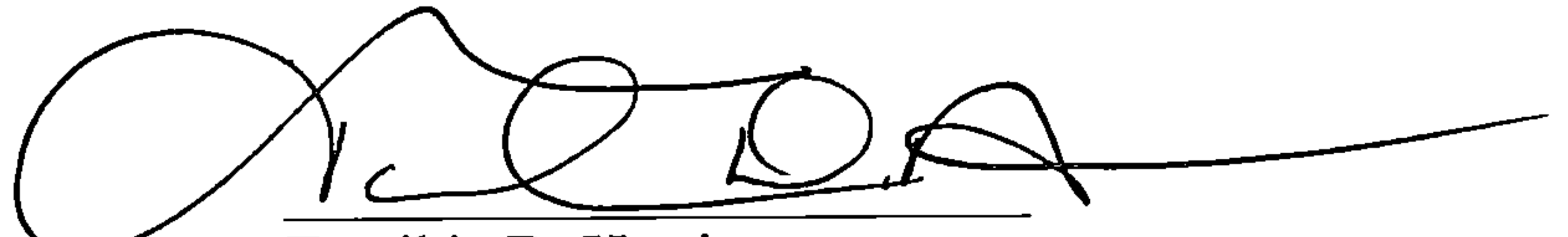
AFFIDAVIT OF MORTGAGE RELEASE

STATE OF ALABAMA)
COUNTY OF SHELBY)

20240916000287120 1/2 \$31.00
Shelby Cnty Judge of Probate, AL
09/16/2024 10:17:38 AM FILED/CERT

The undersigned, Tamikia D. Harris, having been the owner of the property described as follows: Lot 83, according to the Survey of Laurel Woods Phase IV, as recorded in Map Book 18, Page 97, in the Probate Office of Shelby County, Alabama, since June 2, 2004 hereby attests as follows: There appears of record a mortgage by Tamikia D. Harris and Ivan M. Harris, as wife and husband, to First Franklin Financial Corp. dated June 2, 2004 and recorded in Instrument No. 20040609000310090, in the Probate Office of Shelby County, Alabama with a maturity date of June 1, 2034 (the "Prior Mortgage"). Said Prior Mortgage was serviced by Saxon Mortgage Services, Inc.. The undersigned, Tamikia D. Harris, refinanced the Prior Mortgage with a new loan with Wachovia Mortgage Corporation dated July 20, 2005 recorded in Instrument No. 20050811000412190, in the Probate Office of Shelby County, Alabama. Reli, Inc. closed the new loan and paid off the Prior Mortgage in the amount of \$138,281.27 by check dated July 25, 2005 which cleared Reli, Inc.'s trust account on July 29, 2005 (see attached settlement statement). No mortgage release has been recorded. Saxon Mortgage Services, Inc. was sold to Morgan Stanley in 2006; Morgan Stanley sold Saxon Mortgage Services, Inc. to Ocwen Mortgage in 2012. Ocwen is now known as Onity, LLC. I have not been contacted by Saxon Mortgage Services, Inc. or its successors or assigns in any way, written or otherwise, concerning said loan. More than nineteen (19) years have passed since the note and mortgage were paid in full. This loan should have been satisfied of record. This affidavit is given to reflect that said Prior Mortgage recorded in Instrument No. 20040609000310090, should have been released of record and that no claim has been made to collect any amount in connection with said mortgage during the time my entity has owned the property.

Dated this 6th day of September, 2024.

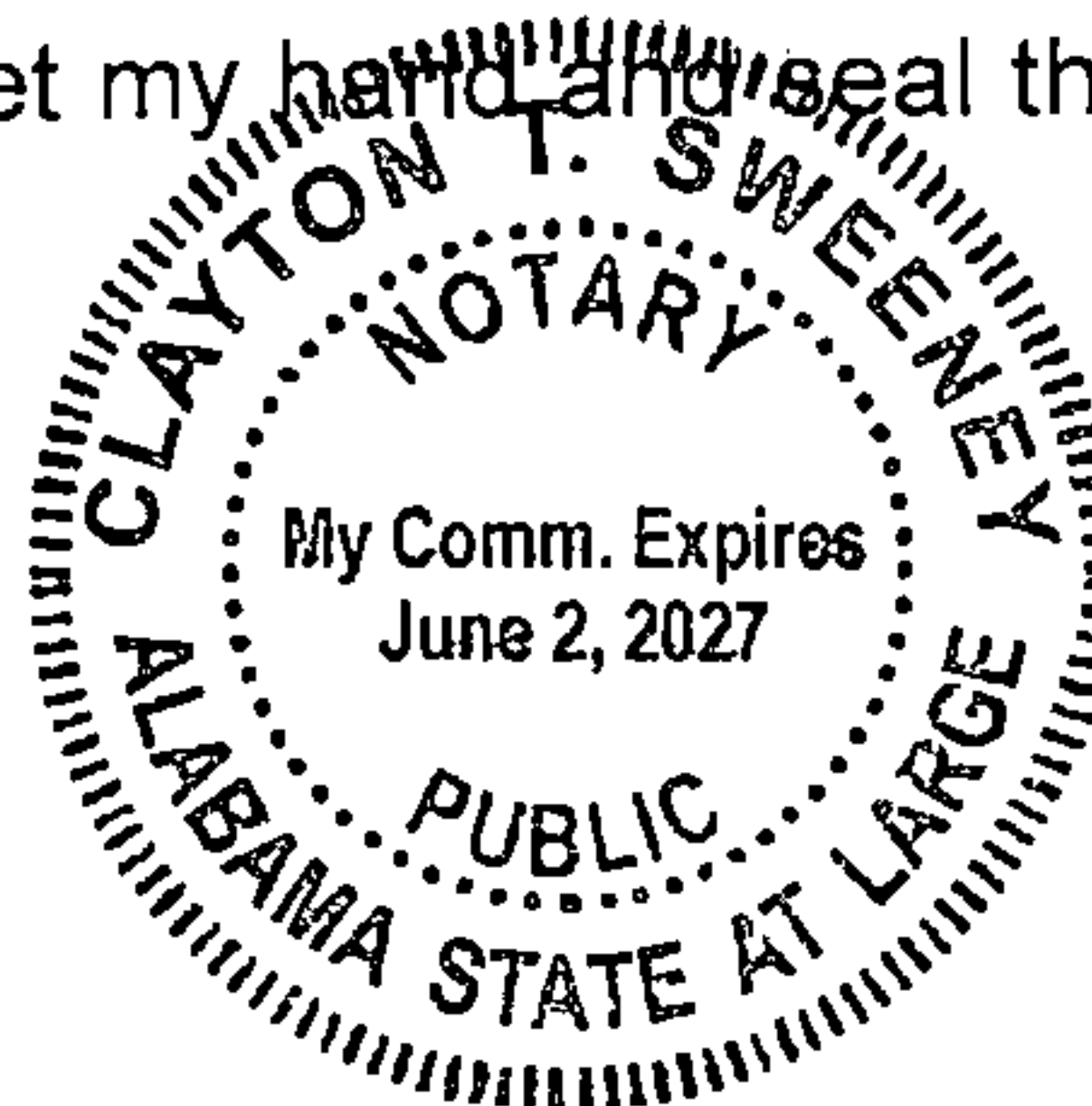

Tamikia D. Harris

STATE OF ALABAMA)
COUNTY OF JEFFERSON)

I, the undersigned, a Notary Public, in and for said County and State, hereby certify that Tamikia D. Harris whose name as is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument she, executed the same voluntarily on the day the same bears date.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 6th day of September, 2024.


NOTARY PUBLIC
My Commission Expires: 06/02/2027




Settlement Statement
Optional Form for
Transactions without Sellers

U.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0491

File No.: HOV0500192

Name & Address of Borrower: Tamikia D. Harris 524 Laurel Woods Trail Helena, AL 35080	Name & Address of Lender: Wachovia Mortgage Corporation 1100 Corporate Center Drive Raleigh, NC 27607	 20240916000287120 2/2 \$31.00 Shelby Cnty Judge of Probate, AL 09/16/2024 10:17:38 AM FILED/CERT
Property Location: Lot 83, Laurel Woods, Ph IV, 18/97, Shelby County 524 Laurel Woods Trail Helena, AL 35080	Settlement Agent: Reli, Inc.	
Loan Number: 3921272	Place of Settlement: 5336 Stadium Trace Pkwy, #104 Hoover, AL 35244 Settlement Date: 07/20/2005 Fund Date: 07/25/2005	

L. Settlement Charges				M. Disbursements to Others	
800. Items Payable in Connection with Loan				1501. Mtg Payoff to Saxon Mortgage Services, Inc.	\$138,281.27
801. Loan Origination Fee	% to Wachovia Mortgage Corporation			1502.	
802. Loan Discount	% to			to	
803. Appraisal Fee	to Gregory Walker	\$350.00		1503.	
804. Credit Report	to Wachovia Mortgage Corporation	\$55.00		to	
805. Lender's Inspection Fee	to			1504.	
806. Mortgage Insurance Application	to			to	
807. Flood Cert Fee	to Flood Data Services, Inc.	\$15.00		1505.	
808. Lender Misc. Fee	to FARETS/TRETS	\$78.00		to	
809.	to			1506.	
810.	to			to	
811.	to			1507.	
900. Items Required by Lender to be Paid in Advance				to	
901. Interest from 07/25/2005 to 08/01/2005 @ \$21.5499 /day		\$150.85		1508.	
902. Mortgage Insurance Premium for 1 months to U.S.Dept of HUD		\$2,113.50		to	
903. Hazard Insurance Premium for 1 years to State Farm Ins. POC (B) \$769.00				1509.	
904.	to			to	
1000. Reserves Deposited with Lender				1510.	
1001. Hazard insurance	5 months @\$64.08 per month	\$320.40		to	
1002. Mortgage insurance	0 months @ \$58.04 per month	\$0.00		1511.	
1003. City property taxes	months @ per month			to	
1004. County property taxes	12 months @ \$51.46 per month	\$617.52		1512.	
1005. Assessment Taxes	months @ per month			to	
1006. School property taxes	months @ per month			1513.	
1007. Aggregate Adjustment	0 months @ per month	(\$320.41)		to	
1008. Other taxes	months @ per month			1514.	
1100. Title Charges				to	
1101. Settlement or closing fee	to Reli, Inc.	\$450.00		1515.	
1102. Abstract or title search	to			to	
1103. Title examination	to			1520. TOTAL DISBURSED (enter on line 1603)	\$138,281.27
1104. Title insurance binder	to				
1105. Document preparation	to				
1106. Notary fees	to				
1107. Attorney's fees (includes above item numbers)	to				
1108. Title insurance (includes above item numbers)	to GreenLink, LLC	\$416.00			
1109. Lender's Coverage	\$143,013.00/\$0.00				
1110. Owner's Coverage	\$0.00/\$0.00				
1111. Escrow fee	to				
1112.	to				
1113.	to				
1200. Government Recording and Transfer Charges				N. NET SETTLEMENT	
1201. Recording Fees: Deed ; Mortg \$56.00; Rel \$11.00 to Judge of Probate		\$67.00		1600. Loan Amount	\$143,013.00
1202. City/county tax/stamps: Deed ; Mortg to				1601. Plus Cash/Check from Borrower	\$0.00
1203. State tax/stamps: Deed ; Mortg \$214.65 to Judge of Probate		\$214.65		1602. Minus Total Settlement Charges (Line 1400)	\$4,772.51
1204. Intangible Tax	to			1603. Minus Total Disbursements to Others (Line 1520)	\$138,281.27
1205. Conveyance Fee	to			1604. Equals Disbursements to Borrower (after expiration of any applicable rescission period required by law)	(\$40.78)
1300. Additional Settlement Charges				1400. Total Settlement Charges (enter on Line 1602)	\$4,772.51
1301. Survey	to				
1302. Pest Inspection	to Alabama Professional Exterminators, Inc.	\$245.00			
1303. Courier / Messenger Fee	to				
1304.	to				
1305.	to				
1306.	to				