

This instrument prepared by:
Michael Galloway, Esq.
3500 Blue Lake Drive, Suite 320
Birmingham, AL 35223

SEND TAX NOTICE TO:
Jacob M Ghena and Leah J. Ghena, Trustee of
The Ghena Trust, dated July 21, 2016
220 Chelsea Park Road
Chelsea, AL 35043

GENERAL WARRANTY DEED

STATE OF ALABAMA)

SHELBY COUNTY)

KNOW ALL MEN BY THESE PRESENTS, that in consideration of Three Hundred Thirty-One Thousand Four Hundred And No/100 Dollars (\$331,400.00) to the undersigned grantor in hand paid by the grantee herein, the receipt whereof is acknowledged, I/we, Christopher M. Rowe and Crystal D. Rowe, a married couple, (hereinafter grantor, whether one or more), do grant, bargain, sell and convey unto Jacob M Ghena and Leah J. Ghena, Trustees of The Ghena Trust, dated July 21, 2016 (hereinafter grantee, whether one or more), all of my/our right, title and interest in the following described real estate, situated in **Shelby County, Alabama**:

Lot 1763, according to Plat of Chelsea Park 17th Sector, recorded in Map Book 54, Pages 23A and 23 B, of the Probate Office of Shelby County, Alabama.

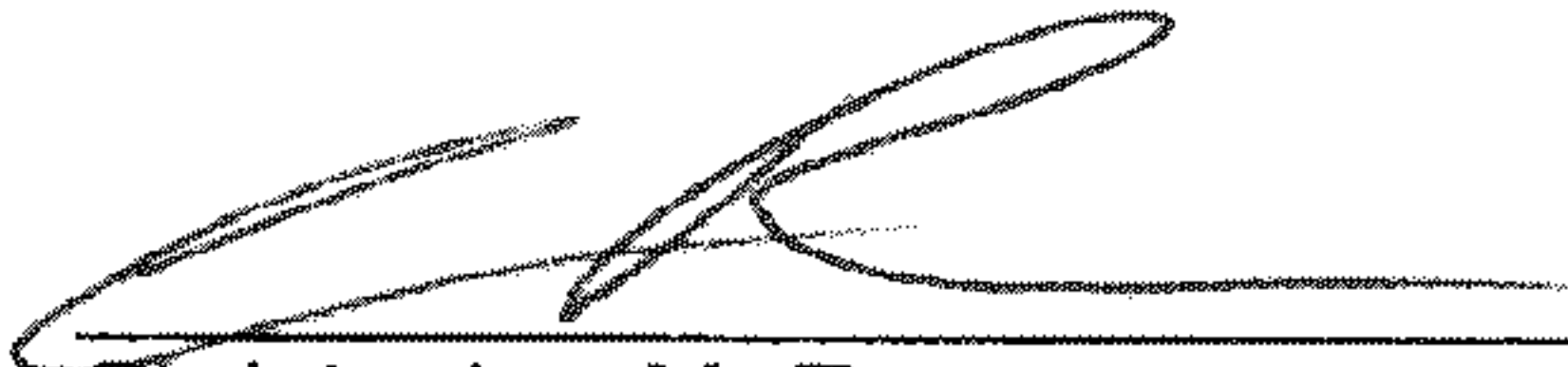
Subject to current taxes, all matters of public record, including, but not limited to easements, restrictions of record, and other matters which may be viewed by observation.

Subject to a mortgage to MERS as nominee for DHI Mortgage Company, Ltd., dated March 25, 2022 and filed March 25, 2022, in Instrument 20220325000123070 Public Records of Shelby County, Alabama, in the sum of \$327321.00, which sum Jacob M. Ghena and Leah J. Ghena, Trustees of the Ghena Trust dated July 21, 2016 expressly assumes and agrees to pay; and also hereby assumes and agrees to pay all the obligations of Christopher M. Rowe under the terms of the instruments creating the loan to indemnify the Department of Veteran Affairs to the extent of any claim payment arising from the guaranty of insurance of the indebtedness above mentioned, as provided by Title 38, Chapter 37, Section 1801, et seq., U.S.C.A., and the Regulations promulgated pursuant thereto.

NMLS info:
PennyMac Loan Services, LLC. NMLS 35953
Loan Officer: Craig Palmer NMLS: 2100872

TO HAVE AND TO HOLD unto the said grantee, and grantee's heirs and assigns, forever. And grantor does for the grantor and for the grantor's heirs, executors, and administrators covenant with the said grantee, and grantee's heirs and assigns, that the grantor is lawfully seized in fee simple of said premises; that it is free from all encumbrances, unless otherwise noted above; that grantor has good right to sell and convey the same as aforesaid; that grantor will and grantor's heirs, executors and administrators shall warrant and defend the same to the said grantee, and grantee's heirs and assigns forever, against the lawful claims of all persons.

IN WITNESS WHEREOF, the undersigned have hereunto set our hands and seals on this 05 day of September, 2024.



Christopher M. Rowe



Crystal D. Rowe

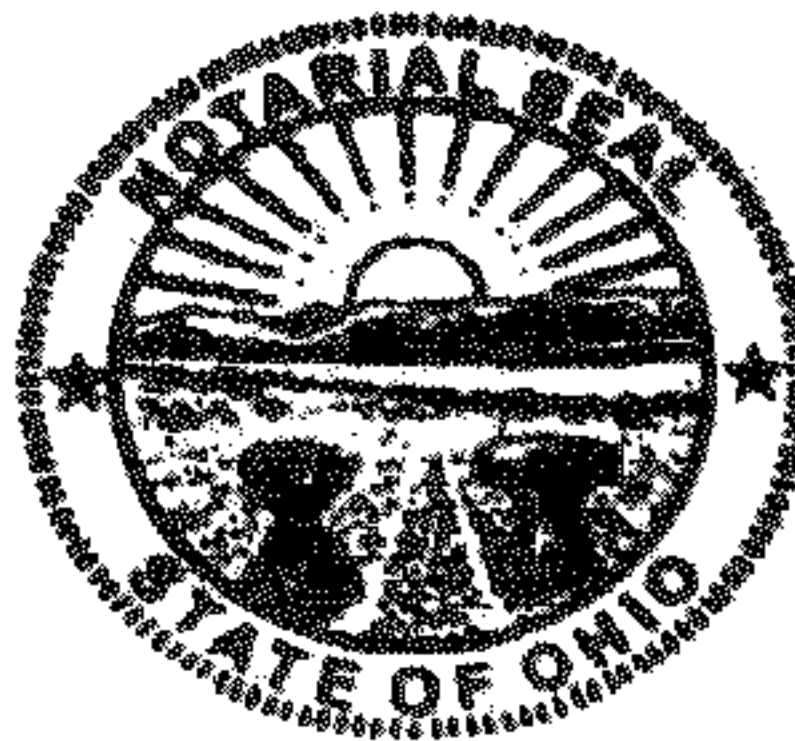
STATE OF Ohio
COUNTY OF Clermont

I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that Christopher M. Rowe and Crystal D. Rowe whose name(s) is(are) signed to the foregoing conveyance, and who is(are) known to me, acknowledged before me on this day that, being informed of the contents of the conveyance he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal on this 05 day of September, 2024.



Notary Public
My commission expires: 09/19/2026



Danielle Davis
Notary Public, State of Ohio
My Commission Expires:
September 19, 2026

Real Estate Sales Validation Form

This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1

Grantor's Name	Christopher M. Rowe and Crystal D. Rowe	Grantee's Name	Jacob M Ghena and Leah J. Ghena, Trustee of The Ghena Trust, dated July 21, 2016
Mailing Address	1530 Maryan Avenue Amelia, OH 45102	Mailing Address	1860 Gabriel Way Medford, OR 97501
Property Address	220 Chelsea Park Road Chelsea, AL 35043	Date of Sale	October 8, 2024
		Total Purchase Price	\$331,400.00
		or Actual Value	\$ _____
		or Assessor's Market Value	\$ _____

The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one) (Recordation of documentary evidence is not required)

☐ Bill of Sale
☐ Sales Contract
☒ Closing Statement

☐ Appraisal
☐ Other: _____

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

Instructions

Total purchase price - The total amount paid for the purchase of the property, both real and personal, being conveyed by the instrument offered for record.

Actual Value - if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser or the assessor's current market value.

If no proof is provided and the value must be determined, the current estimate of fair market value, excluding current use valuation, of the property as determined by the local official charged with the responsibility of valuing property for property tax purposes will be used and the taxpayer will be penalized pursuant to Code of Alabama 1975 & 40-22-1 (h).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 & 40-22-1 (h).

Date: October 8, 2024

Sign _____

Agent



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/14/2024 01:55:03 PM
\$360.50 DANIEL
20241014000322050

Allen S. Bayl