

STATE OF ALABAMA)

SHELBY COUNTY)

Mortgagor: Brian Howard, single man

Mortgagee/Transferee: PennyMac Loan Services, LLC

AFFIDAVIT OF FACTS

I, Martha Aguayo, being duly sworn, depose and state the following:

1. WHEREAS, On November 18, 2020, Richard D. Sutton Jr. executed a mortgage in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for Finance of America Mortgage LLC, recorded November 20, 2020 in Instrument # 20201120000532800 in the Office of the Judge of Probate of Shelby County, Alabama. Said mortgage was assigned to Nationstar Mortgage LLC via that Assignment of Mortgage recorded November 22, 2023 in Instrument # 20231122000341910 in the aforesaid Probate Office (hereinafter "Sutton Mortgage").
2. WHEREAS, said Sutton Mortgage encumbers the following "Property" commonly known as 468 Waterford Drive, Calera, Alabama 35040, more accurately described as:

Lot 465, according to the Survey of Waterford Highlands Sector 2, Phase 1, as recorded in Map Book 30, Page 110, in the Probate Office of Shelby County, Alabama.
3. WHEREAS, on May 12, 2023, Richard D. Sutton conveyed the Property to Brian Howard via deed recorded May 16, 2023 in Instrument # 20230516000145640.
4. WHEREAS, on May 12, 2023, Brian Howard executed a mortgage in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, recorded May 16, 2023 in Instrument # 20230516000145650. Said mortgage was assigned to PennyMac Loan Services, LLC in Instrument # 20240730000234890 in the aforesaid Probate Office (hereinafter "Howard Mortgage").
5. WHEREAS, on March 12, 2024, Nationstar held a foreclosure sale for the Sutton Mortgage, and the property sold to Federal National Mortgage Association in Instrument # 20240318000073470, recorded on March 18, 2024.

6. WHEREAS, on September 11, 2024 Brian Howard exercised his right of redemption as is provided in Alabama Code §§ 6-5-247 through 6-5-257, and the property was conveyed to Brian Howard via that Redemption Deed recorded on September 12, 2024 in Instrument # 20240912000282930.
7. The purpose of this Affidavit is to affirm that the Howard Mortgage recorded in Instrument # 20230516000145650 is revived, pursuant to Alabama Code §§ 6-5-248, and remains a valid and enforceable mortgage with the power of sale.

Executed this 6th day of November, 2024.


PennyMac Loan Services, LLC

By: Martha Aguayo

Its: Authorized Representative

STATE OF SE)

COUNTY OF SE)

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that _____, whose name as _____ of _____ is signed to the foregoing Affidavit, and who is known to me, acknowledged before me on this day that, being informed of the contents of the affidavit, he/she, as such officer, and with full authority, executed the same voluntarily for and as the act of said entity.

Given under my hand this the _____ day of _____, 20____.



Notary Public

My Commission Expires: _____

This Instrument was Prepared by:
Tiffany & Bosco, PA
2501 20th Place South, Suite 300
Homewood, AL 35223
File # 24-06205

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of Ventura)

On November 6, 2024 before me, Lisa Millhouse
(insert name and title of the officer)

personally appeared Martha Aguayo,
who 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.

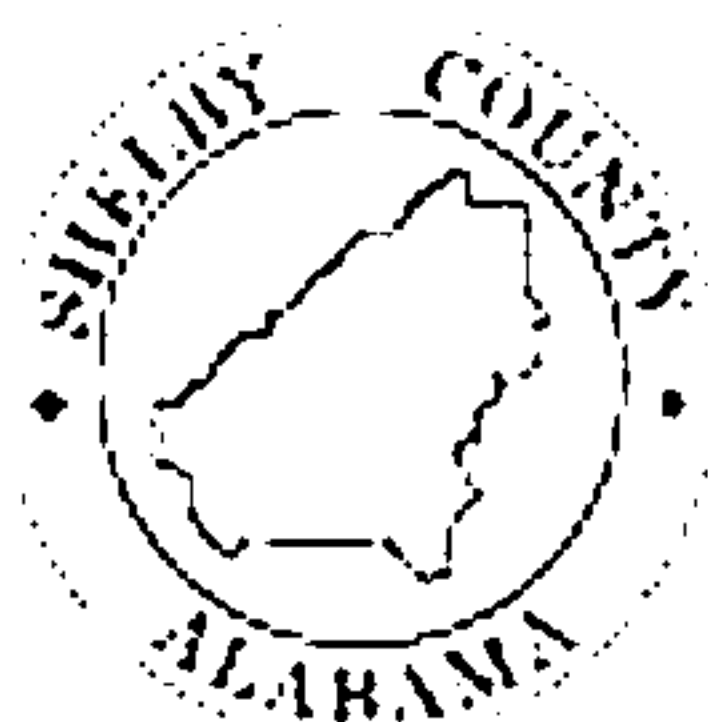
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing
paragraph is true and correct.

WITNESS my hand and official seal.

Signature



(Seal)



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
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