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When Recorded Mail To:

CARRINGTON MORTGAGE SERVICES, LLC
C/O LOSS MITIGATION POST CLOSING
DEPARTMENT
1600 SOUTH DOUGLASS ROAD, SUITES 110 & 200-A
ANAHEIM, CA 92806

Source of Title: INSTRUMENT NO./CRFN 20070905000417830 DEED BOOK N/A, AT PAGE(S) N/A
Tax/Parcel #: 35 1 11 0 005 038.000

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FHA Case No.: FR0118552414703

Loan No: 2000046818

PARTIAL CLAIMS MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **DECEMBER 26, 2024**. The mortgagor is **MICHAEL C. VINES AND SHANNON K. VINES, HUSBAND AND WIFE, AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP** ("Borrower"), whose address is **125 CATTAIL LN, CALERA, ALABAMA 35040**. This Security Instrument is given to the **Secretary of Housing and Urban Development**, his/her successors and assigns, whose address is **451 Seventh Street SW, Washington, DC 20410** ("Lender"). Borrower owes Lender the principal sum of **SIX THOUSAND NINETY-FOUR DOLLARS AND 80 CENTS** Dollars (U.S. \$6,094.80). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **FEBRUARY 1, 2065**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with power of sale, the following described property located in the County of **SHELBY**, State of **ALABAMA**:

which has the address of, **125 CATTAIL LN, CALERA, ALABAMA 35040** (herein "Property Address");

into in the ordinary course of business between the Lender and the Borrower in lieu of pursuit of interim relief to enforce the lien. This Agreement does not revive the Borrower's personal liability under the Note and Deed of Trust/Mortgage and Promissory Note/Partial Claims Mortgage, nor is it an attempt to collect, recover or offset any such debt as a personal liability of Borrower under the Note and Deed of Trust/Mortgage and Promissory Note/Partial Claims Mortgage.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Michael C Vines
Borrower: MICHAEL C VINES

1-21-25
Date

Shannon K Vines
Borrower: SHANNON K VINES

1-21-25
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of ALABAMA)
Shelby County)

I, a Notary Public, hereby certify that **MICHAEL C VINES, MARRIED PERSON; SHANNON K VINES, MARRIED PERSON** whose name is signed to the foregoing instrument or conveyance, and who is 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 this 21st day of January, 2025.

This notarial act involved the use of communication technology.

Melissa Harris
Notary Public (signature)

Notary Printed Name Melissa Harris

My commission expires: _____ **MY COMMISSION EXPIRES APRIL 27, 2027**

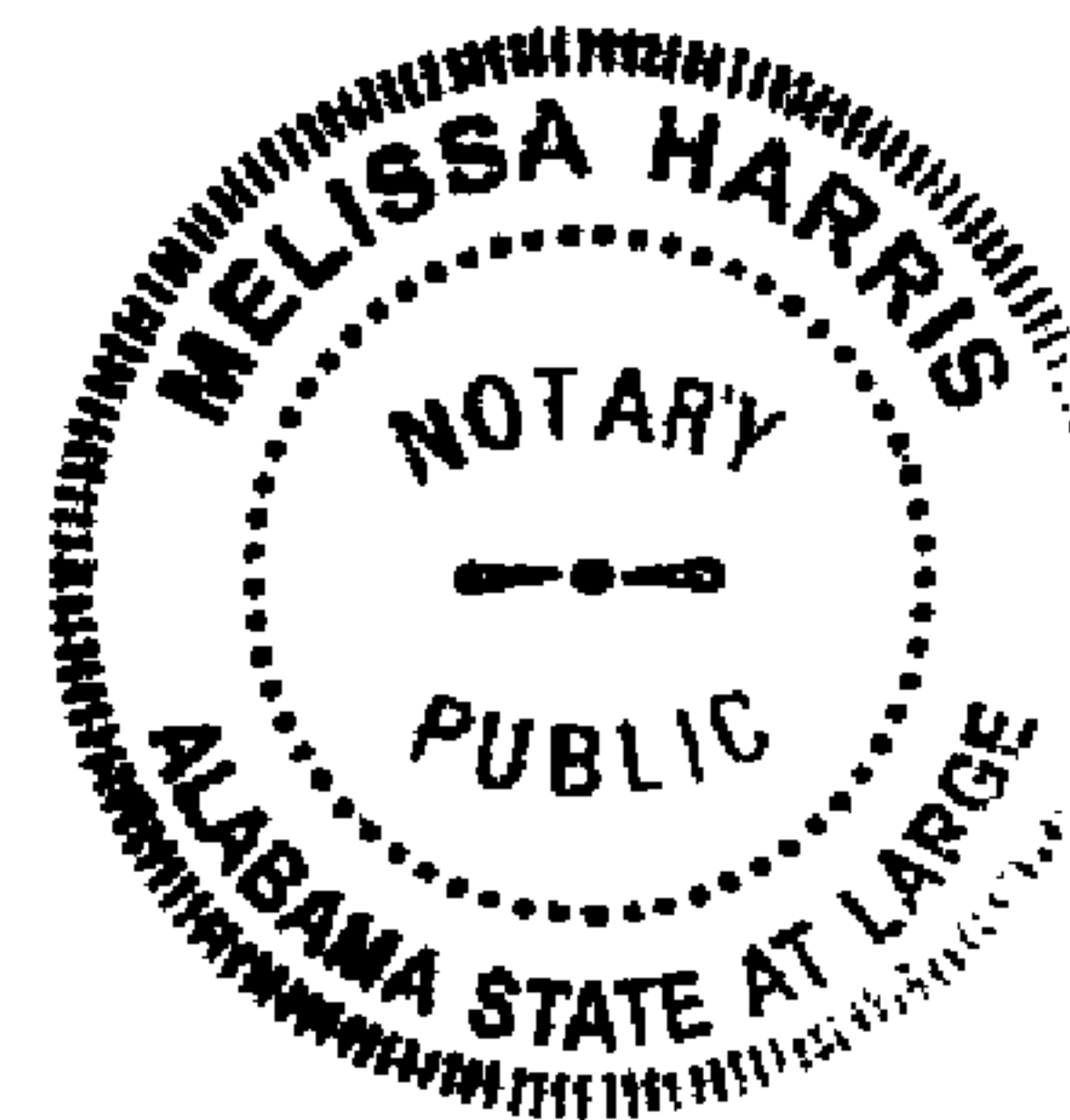


EXHIBIT A

**BORROWER(S): MICHAEL C. VINES AND SHANNON K. VINES, HUSBAND AND WIFE,
AS JOINT TENANTS, WITH RIGHT OF SURVIVORSHIP**

LOAN NUMBER: 2000046818

LEGAL DESCRIPTION:

**The land referred to in this document is situated in the CITY OF CALERA, COUNTY OF SHELBY,
STATE OF ALABAMA, and described as follows:**

**LOT 39, ACCORDING TO THE SURVEY OF SHILOH CREEK, SECTOR 1, AS RECORDED IN
MAP BOOK 38, PAGE 54, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

ALSO KNOWN AS: 125 CATTAIL LN, CALERA, ALABAMA 35040

