

SEND TAX NOTICE TO:

Michael Blake Woo
481 Forest Lakes Drive
Sterrett, AL 35147

This instrument prepared by:
Kellie M. Dyar
Law Office of Kellie M. Dyar, LLC
5112 Shadowbrook Trail
Birmingham, Alabama 35244
TC-25-332

WARRANTY DEED

**STATE OF ALABAMA
COUNTY OF SHELBY**

KNOW ALL MEN BY THESE PRESENTS: That, in consideration of **THREE HUNDRED THIRTY NINE THOUSAND AND 00/100 (\$339,000.00)**, the amount which can be verified by the Closing Statement, in hand paid to the undersigned, **Jillian S. Smith, an unmarried woman, and Russell O. Smith, an unmarried man**, whose address is 208 Halifax lane, Chelsea, AL 35043, (hereinafter "Grantor", whether one or more), by **Michael Blake Woo**, whose address is 116 Brynleigh Drive, Chelsea, AL 35043, (hereinafter "Grantee", whether one or more), the receipt and sufficiency of which are hereby acknowledged, Grantor does, by these presents, grant, bargain, sell, and convey unto Grantee the following described real estate situated in Shelby County, Alabama, **to-wit:**

Lot 189 ACCORDING TO THE SURVEY OF FOREST LAKES SUBDIVISION 3RD SECTOR 2ND PHASE AS RECORDED IN MAP BOOK 32, PAGE 26 A AND B IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

FOR INFORMATIONAL PURPOSES ONLY:

Address is 481 Forest Lakes Drive, Sterrett, Alabama 35147.

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. Mining and mineral rights not owned by Grantor excepted.

Subject to a third-party mortgage in the amount of \$310,439.00 executed and recorded simultaneously herewith.

TO HAVE AND TO HOLD, unto the said Grantee, and Grantee's heirs, executors, administrators, and assigns forever. The Grantor does for Grantor and for the Grantor's heirs, executors, and administrators, and assigns, covenant with said Grantee, and Grantee's heirs, executors, administrators and assigns, that 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, Grantor has set their signature and seal on this 19th day of September, 2025.

Jillian S. Smith

Jillian S. Smith

Russell O. Smith

Russell O. Smith

STATE OF ALABAMA
COUNTY OF JEFFERSON

I, the undersigned, a Notary Public, in and for said County in said State, hereby certify that Jillian S. Smith and Russell O. Smith, 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 seal this 19th day of September, 2025.

[Handwritten Signature]

Notary Public



FIRST PAYMENT LETTER

Woo
 Loan #: 8000004516
 MIN: 100308180000045168

DATE: September 19, 2025

LOAN NUMBER: 8000004516

PROPERTY ADDRESS: 481 Forest Lakes Dr, Sterrett, AL 35147-8167

In the event that mortgage insurance is required on the above loan, the undersigned agrees that except as otherwise provided by law, **First Community Mortgage, Inc.**, its successors and assigns, ("Mortgagee") may at any time during the mortgage term and in its discretion apply for renewal of mortgage guaranty insurance covering the mortgage executed by the undersigned of even date herewith, pay the premiums due by reason thereof, and require repayment to Mortgagee by the undersigned of such amounts. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust/Security Deed/Security Instrument with regard to default shall be applicable.

The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association.

The first regular monthly payment on the above mortgage loan is due on **November 1, 2025**. Based on the preliminary information now available for the amount of taxes and insurance, the undersigned understands that the ESTIMATE of the total monthly payment is as follows:

Principal and Interest	\$	<u>1,859.24</u>
Homeowner's Insurance	\$	<u>131.52</u>
Mortgage Insurance	\$	<u>126.42</u>
Property Taxes	\$	<u>104.60</u>
	\$	<u> </u>
	\$	<u> </u>
TOTAL PAYMENT:	\$	<u>2,221.78</u>

The undersigned further acknowledges that monthly coupons/statements and a supply of self-addressed envelopes will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

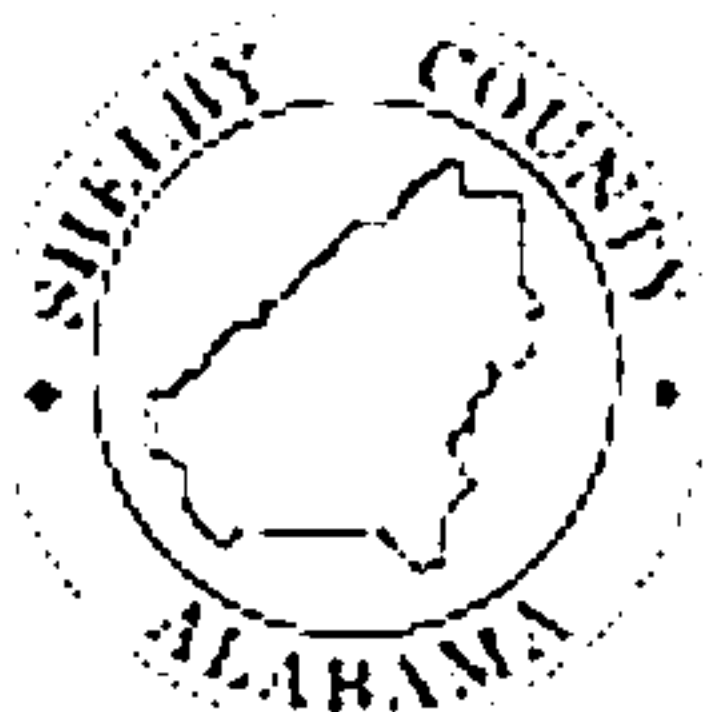
RECEIVED AND ACKNOWLEDGED:

Michael B. Woo 09/19/2025

- BORROWER - Michael Blake Woo - DATE -

PAYMENT MUST BE SENT TO:

First Community Mortgage, Inc.
 PO Box 650094
 Dallas, TX 75265-0094
 1-855-995-6934



Filed and Recorded
 Official Public Records
 Judge of Probate, Shelby County Alabama, County
 Clerk
 Shelby County, AL
 09/19/2025 12:42:37 PM
 \$57.00 KELSEY
 20250919000288430

Allie S. Bayl

The total estimated monthly escrow account contribution is \$362.54. Itemized escrow account items are displayed rounded to the nearest cent.