

This Document Prepared By:

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FORT MILL, SC 29707
866-978-2622
NMLS# 39179**

When Recorded Mail To:

**FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063**

Source of Title: INSTRUMENT NO. 20201110000514900

Tax/Parcel #: 227351003040000

_____ [Space Above This Line for Recording Data] _____

**FHA Case # 011-9512985-703
Loan No: 3010045058**

PAYMENT SUPPLEMENT MORTGAGE

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **SEPTEMBER 23, 2025**.
The mortgagor is **ETHEL BENITA ROWELL BELL, AN UNMARRIED WOMAN** whose address is **1243 VILLAGE TRAIL, CALERA, AL 35040** ("Borrower").

This Security Instrument is given to the Secretary of Housing and Urban Development, whose address is **451 Seventh Street, SW, Washington, DC 20410** ("HUD"). Borrower is obligated to repay HUD an amount equal to the sum of all advances, including future advances made on Borrower's behalf, up to the principal sum of **TWELVE THOUSAND SEVEN HUNDRED SIXTY-ONE DOLLARS AND 38 CENTS** (U.S. **\$12,761.38**), under the terms of Borrower's Payment Supplement Note dated the same date as this Payment Supplement Security Instrument (hereinafter "Note" or "Payment Supplement Note"), which provides for the full debt, if not required to be paid earlier, is due and payable upon maturity or termination of the Borrower's Note, consistent with the terms of the Payment Supplement Agreement and Payment Supplement Note. This Security Instrument secures to HUD: (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 HUD, with the power of sale the following described property located in County of **SHELBY**, State of **ALABAMA**:

which has the address of, **1243 VILLAGE TRAIL, CALERA, ALABAMA 35040** (herein "Property Address");

LEGAL DESCRIPTION: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

Tax Parcel No. **227351003040000**

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances or record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and HUD covenant agree as follows:

UNIFORM COVENANTS

1. Payment of Principal. Borrower shall pay the principal of the debt evidenced by the Note when due.

2. Borrower Not Released; Forbearance By HUD Not a Waiver. Extension of the time of payment of the sums secured by this Security Instrument granted by HUD to Borrower, or any successor in interest of Borrower, shall not operate to release the liability of the original Borrower or Borrower's successor in interest. HUD shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by HUD in exercising any right or remedy under the Note, Payment Supplement Agreement, or this Security Instrument shall not be a waiver of or preclude the exercise of any right or remedy.

3. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit Borrower and any successors and assigns. Borrower may not assign this Security Instrument to another person or entity without HUD's prior written approval. To the extent there is more than one Borrower, each Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but is not required by HUD to execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that HUD and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument, the Payment Supplement Agreement, or the Note without that Borrower's consent.

4. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to HUD. Any notice to HUD shall be given by first class mail to:

Department of Housing and Urban Development,
 National Servicing Center,
 Attention: Payment Supplement,
 301 NW 6th Street, Suite 200, Oklahoma City, OK 73102
 or any address HUD designates by notice to Borrower. Any notice provided for in this Security
 Instrument shall be deemed to have been given to Borrower or HUD when given as provided in this
 paragraph.

5. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. If any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument, the Payment Supplement Agreement, or the Note that can be given effect without the conflicting provision. To this end, the provisions of this Security Instrument, Payment Supplement Agreement, and the Note are declared to be severable.

6. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

NON-UNIFORM COVENANTS. Borrower and HUD further covenant and agree as follows:

7. Acceleration; Remedies. HUD shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, HUD at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. HUD shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If HUD invokes the power of sale, HUD shall give Borrower notice of sale in the manner provided in Section 4. HUD shall publish a notice of sale and shall sell the Property at the time and place and under the terms specified in the notice of sale. HUD or its designee may purchase the Property at any sale. The proceeds of the sale shall be applied in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If HUD requires immediate payment in full under Paragraph 4 of the Note, HUD may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property, as provided in the Act. Nothing in the preceding sentence shall deprive HUD of any rights otherwise available to a HUD under this paragraph or applicable law.

8. Release. Upon payment of all sums secured by this Security Instrument, HUD shall release this Security Instrument. Borrower shall pay any recordation costs.

9. Waivers. Borrower hereby waives all rights of homestead exemption in the Property and relinquishes all right of dower and curtesy in the Property.

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Etel Benita Rowell Bell
Borrower: ETHEL BENITA ROWELL BELL

9.30.25
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of ALABAMA)
Jefferson County)

I, a Notary Public, hereby certify that **ETHEL BENITA ROWELL BELL, AN UNMARRIED 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 30th day of September, 2025.

This notarial act involved the use of communication technology.

Falecia Sharron Goldsby
Notary Public (signature)

Notary Printed Name Falecia Sharron Goldsby

My commission expires: 11-5-26

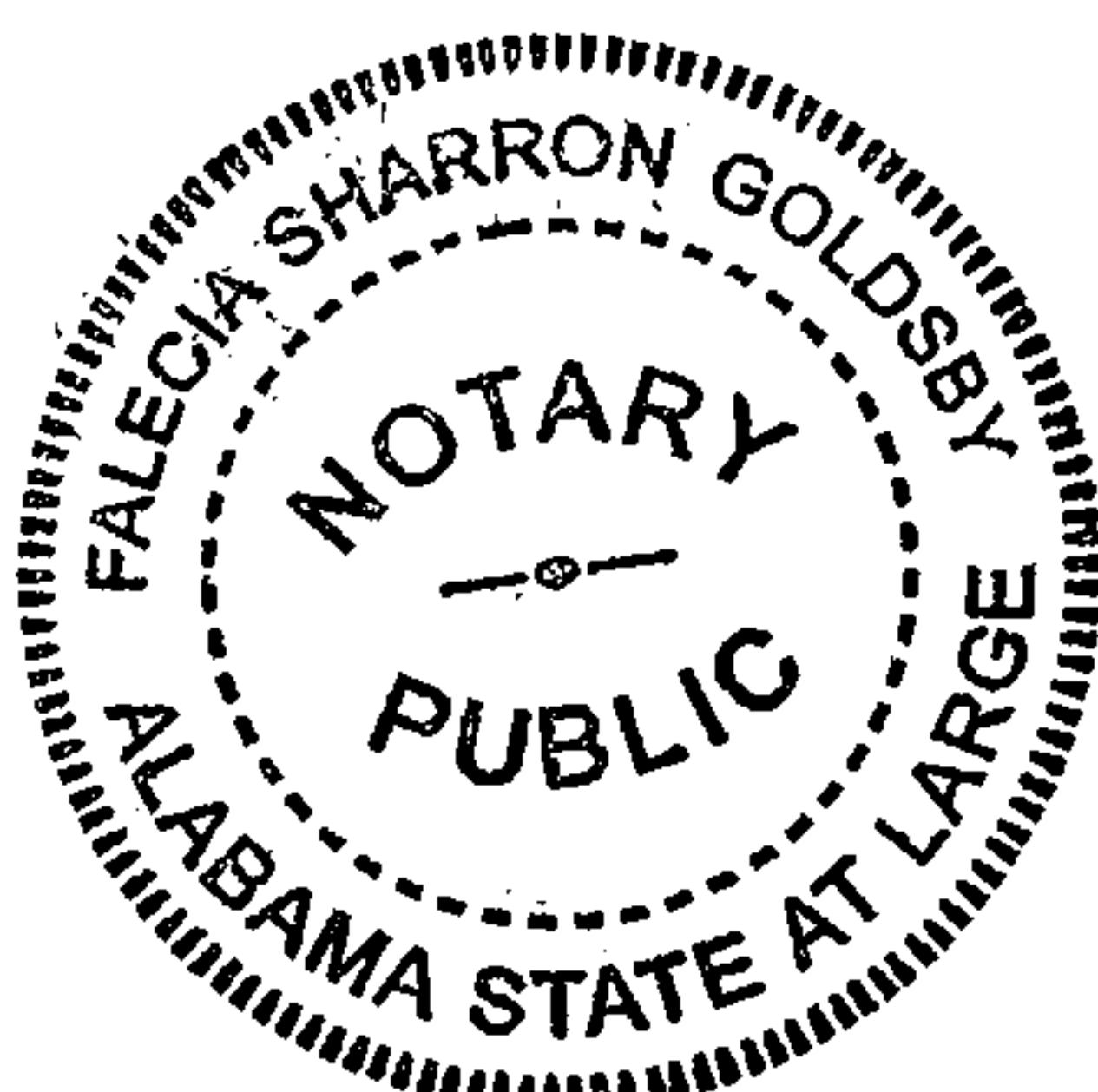


EXHIBIT A

BORROWER(S): ETHEL BENITA ROWELL BELL, AN UNMARRIED WOMAN

LOAN NUMBER: 3010045058

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 314, ACCORDING TO THE SURVEY OF FINAL PLAT OF WATERFORD VILLAGE SECTOR 5, PHASE 2, AS RECORDED IN MAP BOOK 36, PAGE 47, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

ALSO KNOWN AS: 1243 VILLAGE TRAIL, CALERA, ALABAMA 35040



**Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/03/2025 08:31:57 AM
\$35.00 JOANN
20251003000305350**

Allie S. Bell