

THIS DOCUMENT WAS PREPARED BY:
FAIRWAY INDEPENDENT MORTGAGE CORP.
4201 MARSH LANE
CARROLLTON, TX 75007
469-252-1108

NAME AND RETURN ADDRESS:
FAIRWAY INDEPENDENT MORTGAGE CORP.
4201 MARSH LANE
CARROLLTON, TX 75007
469-252-1108
FIMC #: 1660520293

AFFIDAVIT OF CORRECTION

AFFIANT, Sunny Uy, hereby swears or affirms that a certain document which was titled as follows: Purchase Money Mortgage recorded on the 2nd day of June 2025, Instrument #: 20250602000167750 recorded in Shelby County, State of Alabama, purporting to describe certain real property that was executed by Stacy Garrett, A Married Woman as grantor(s) to Fairway Independent Mortgage Corporation as lender, contained the following error:

MISSING TAX EXEMPT RIDER

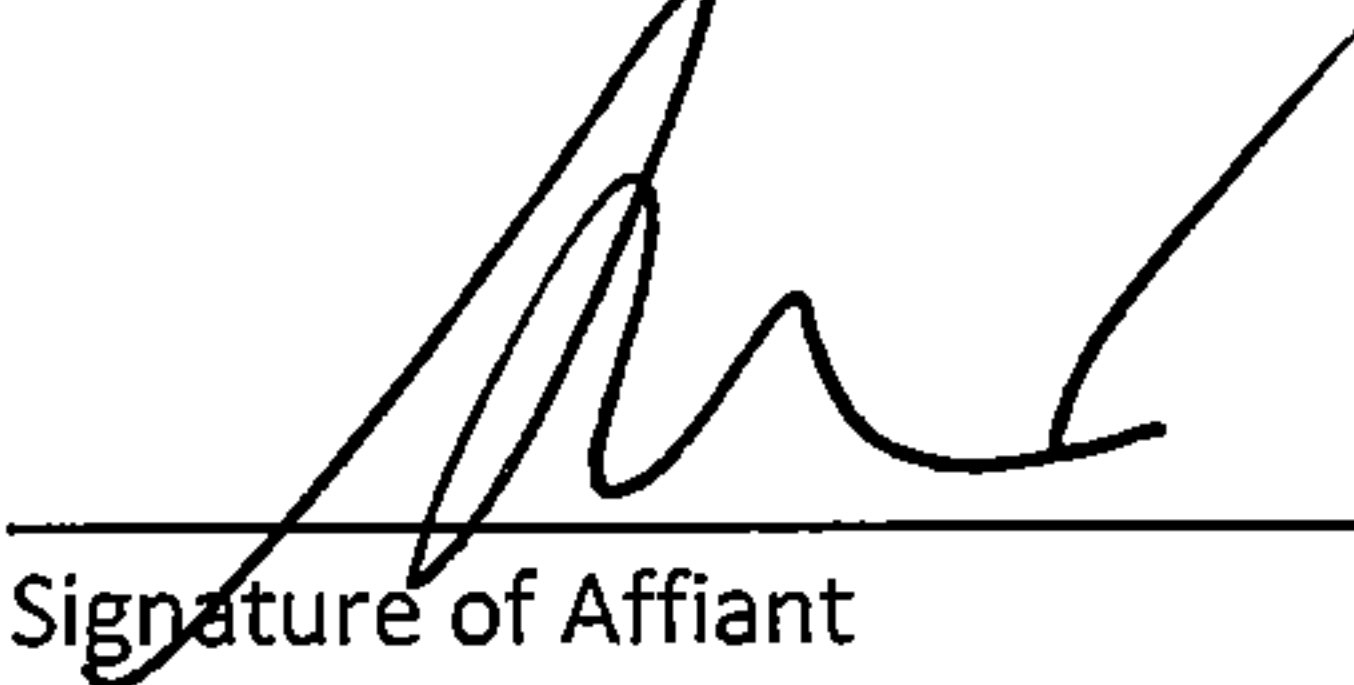
AFFIANT makes this Affidavit for the purpose of correcting the above document as follows (if more space is needed, please attach addendum):

ADDING ATTACHED TAX EXEMPT RIDER

A copy of the previously recorded instrument (in part or in whole) () is / (X) is not attached. (If a copy of the original document is not attached, please attach legal description).

ALL THAT PART OF THE NW ¼ OF THE NE ¼ OF SECTION 23, TOWNSHIP 21 SOUTH, RANGE 1 WEST, WHICH LIES EAST OF THE NEW COLUMBIANA-CHELSEA PUBLIC HIGHWAY, AS CONSTRUCTED AND PAVED, BEING THE SAME LAND DESCRIBED IN DEED BOOK 140, PAGE 120, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

PROPERTY ADDRESS: 30 SEALE DR, COLUMBIANA, AL 35051



Signature of Affiant

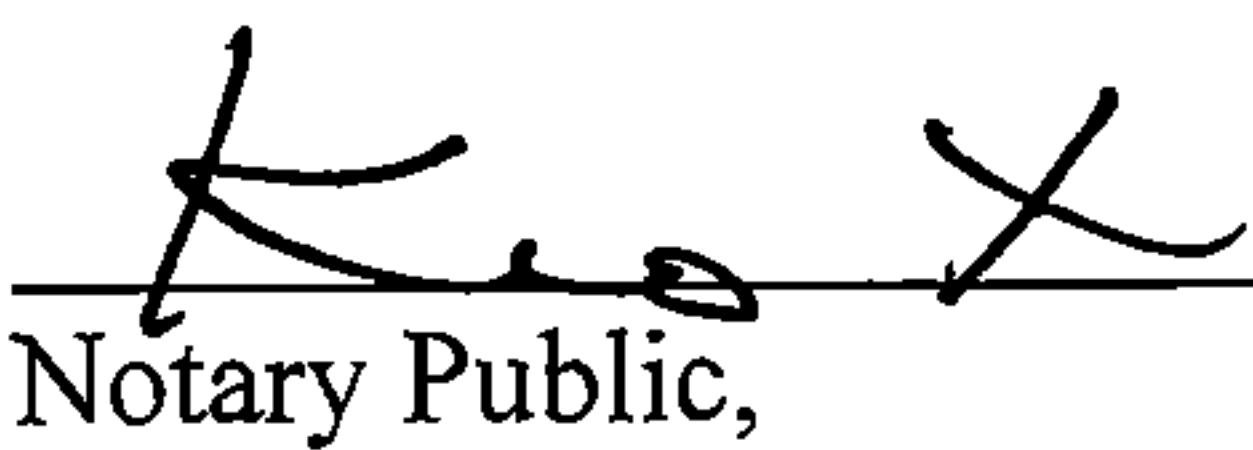
Sunny Uy

Typed Name of Affiant

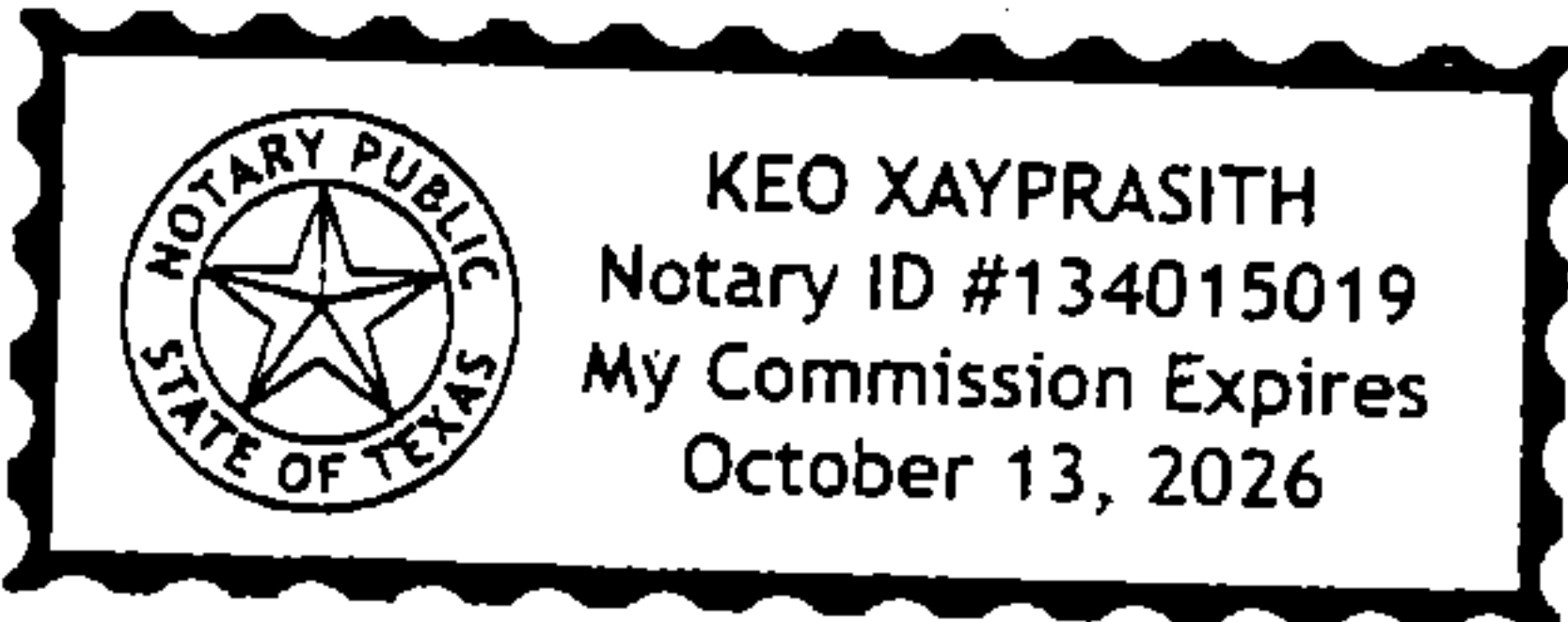
Affiant is the (check one):
X Drafter of the document being corrected
 Owner of the property being described in the document being corrected
 Other (Explain) _____

State of Texas:
County of Denton:

This instrument was subscribed, sworn to, and acknowledged before me this 17th day of October 2025 by Sunny Uy, Post Closing Collateral Manager of Fairway Independent Mortgage Corporation.



Notary Public,



ALABAMA HOUSING FINANCE AUTHORITY (AHFA)
FIRST STEP PROGRAM
TAX-EXEMPT MORTGAGE RIDER

THIS TAX-EXEMPT FINANCING RIDER is made this 02 day of June 2025 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to Fairway Independent Mortgage Corporation ("Lender") of the same date and covering the property described in the Security Instrument and located at:
30 Seale Dr Columbiana, AL 35051

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

Lender, or such of its successors or assigns as may be separate instrument, assume responsibility for assuring compliance by the Borrower with the provisions of this Tax-Exempt Financing Rider, may require immediate payment in full of all sums secured by this Security Instrument if:

- (a) All or part of the Property described in the Mortgage is sold or otherwise transferred (other than by devise, descent or operation of law) by Borrower to a purchaser or other transferee at the time of sale of transfer:
- (i) who cannot reasonably be expected to occupy the property as a principal resident within a reasonable time after the sale or transfer, all as provided in Section 143(c) and (i)(2) of the Internal Revenue Code; or
 - (ii) who has had a present ownership interest in a principal residence during any part of the three-year period ending on the date of the sale or transfer, all as provided in Section 143(d) and (i)(2) of the Internal Revenue Code (except that '100 percent' shall be substituted for '95 percent or more' where the latter appears in Section 143(d)(1)); or
 - (iii) at an acquisition cost which is greater than 90 percent of the average area purchase price (greater than 110 percent for targeted area residences), all as provided in Section 143(e) and (i)(2) of the Internal Revenue Code; or
 - (iv) who has a gross family income in excess of 115% of the applicable median family income (140% of the applicable median family income for a purchaser or transferee of a residence in a targeted area), except that 100% and 120% shall be substituted for 115% and 140%, respectively, if the purchaser or other transferee has a family of fewer than 3 individuals, all as provided in Sections 143(1) and (i)(2) of the Internal Revenue Code; or
- (b) Borrower fails to occupy the property described in the Security Instrument without prior written consent of Originator or its successors or assigns described at the beginning of this Tax- Exempt Financing Rider, or
- (c) Borrower omits or misrepresents a fact that is material with respect to the provisions of Section 143 of the Internal Revenue Code in an application for the loan secured by this Security Instrument.
- (d) Borrower acknowledges that it may be subject to recapture tax following the sale or transfer of the property as set forth in Security Instrument and any purchaser or transferee of the property may be subject to the same.

References are to the 1986 Internal Revenue Code in effect on the date of execution of the Security Instrument and are deemed to include the implementing regulations.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions in this Tax-Exempt Financing Rider.

Stacy Garrett 6/2/25
Borrower's Signature Date

Stacy Garrett

Borrower's Printed Name

Co-Borrower's Signature Date

Co-Borrower's Printed Name

State of Alabama, County of AL

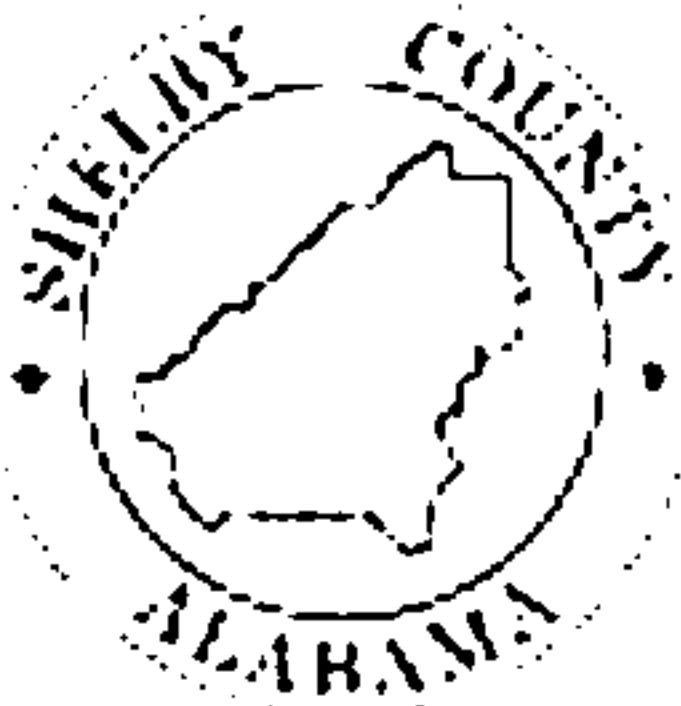
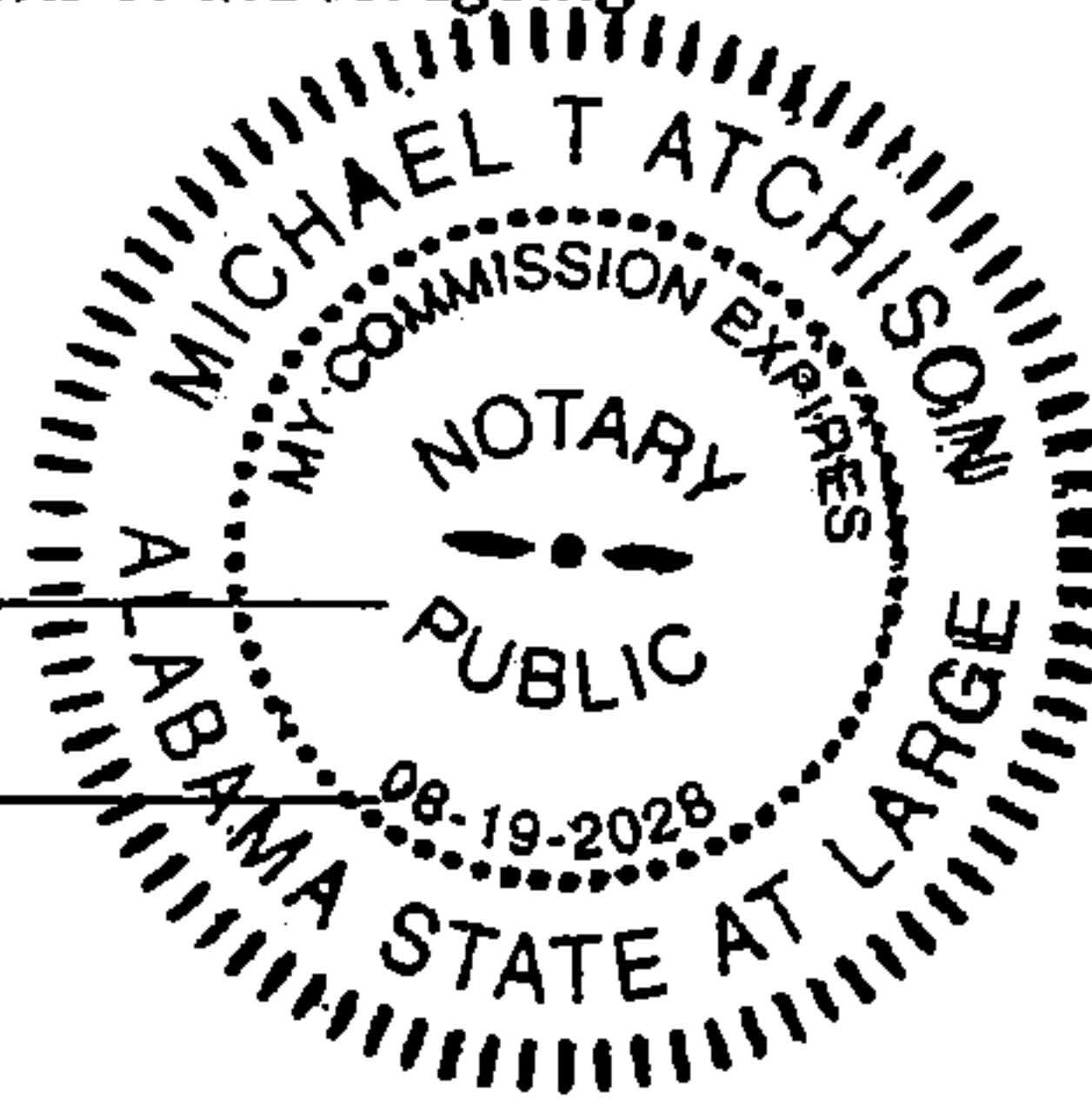
I, the undersigned, a notary public in and for said county, in said state, hereby certify that _____ signed the foregoing Rider and known to me, acknowledged before me on this day that, being informed of the contents of the foregoing Rider, executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 2ⁿ day of June 2025

(Seal)

Notary Public

My Commission Expires: 8-19-28



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/17/2025 01:20:23 PM
\$25.00 PAYGE
20251017000320410

Allen S. Bayal