

STATE OF ALABAMA)
SHELBY COUNTY)

AFFIDAVIT OF FACT

I, Timothy Jacobs, being duly sworn, depose and state the following:

1. Based on a review of both business and public records, I am familiar with that or those certain instrument(s) detailed below that were previously recorded in the Office of the Judge of Probate of Shelby County, Alabama.

2. A mortgage was taken out by William J. Sargent and Candace K. Sargent husband and wife, on April 18, 2013 and said mortgage was recorded in Instrument Number 20130429000174560 in the Office of the Judge of Probate of Shelby County, Alabama; said mortgage was modified by the Loan Modification Agreement dated April 7, 2015 and recorded in Instrument Number 2015061100019530 in aforesaid Probate office. Said Mortgage and Modification contained the following legal description of the property to be mortgaged:

Commence at the Southwest corner of Lot 55 Chandlar South, First Sector as recorded in Map Book 5, Page 106, in the Office of the Judge of Probate in Shelby County, Alabama. Thence run Northwesterly 160.0 feet to the NW corner of said Lot and the Point of Beginning; thence continue along the last described course a distance of 25.0 feet to a point; thence turn an angle to the right 90 degrees 00 minutes run Northeasterly a distance of 135.0 feet to a point; thence turn an angle to the right of 90 degrees 00 minutes and run Southeasterly a distance of 25.0 feet to the Northeast corner of said Lot 55; thence turn an angle to the right of 90 degrees 00 minutes and run Southwesterly along the Northwesterly lot line of said Lot 55 a distance of 135.0 feet to the NW corner of Lot 55 and the Point of Beginning.

3. A Court Order was entered on November 26, 2018 and recorded in Instrument Number 20190114000014770 in the aforesaid Probate Office, reforming the legal description of said Mortgage to encumber the following property:

Lot 55, according to the Map and Survey of Chandalar South, First Sector, as recorded in Map Book 5, Page 106, in the Probate Office of Shelby County, Alabama.

4. The Loan Modification Agreement was inadvertently omitted from the Order, and so it contains an incorrect legal description.

5. The purpose of this Affidavit of Fact is to confirm and clarify that the correct legal description of the subject property in the Mortgage and Loan Modification is to be detailed in that certain Order recorded in Instrument No. 2019011400014770 in the Probate Court of Jefferson County, Alabama, as follows:

Lot 55, according to the Map and Survey of Chandalar South, First Sector, as recorded in Map Book 5, Page 106, in the Probate Office of Shelby County, Alabama.

6. The party executing this Affidavit of Fact is the current servicer of that certain Mortgage as detailed in Paragraph No. 2 above.

7. To the extent that any conclusions here above are not based on business records, said conclusions are based on public records, to wit: publicly recorded real estate records housed in the Probate Office of Shelby County, Alabama.

(SIGNATURE PAGE TO FOLLOW)

Executed this 20 day of October 2025.

NEWREZ LLC, D/B/A SHELLPOINT
MORTGAGE SERVICING as servicer for US
Bank Trust National Association, Not In Its
Individual Capacity But Solely As Owner
Trustee For VRMTG Asset Trust

Date: 10/20/2025

By: _____

Print Name: Timothy Jacobs

Title: Document Verification Specialist

STATE OF Texas)

COUNTY OF Harris)

I, Bailee Berrien, a Notary Public in and for said County in said State,
hereby certify that Timothy Jacobs, whose name as Document Verification Specialist
of NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING as servicer for US Bank
Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For
VRMTG Asset Trust is signed to the foregoing conveyance and who is known to me,
acknowledged before me on this day that, being informed of the contents of said conveyance,
he/she, as such Document Verification Specialist, and with full authority,executed the same
voluntarily for and as the act of said corporation.

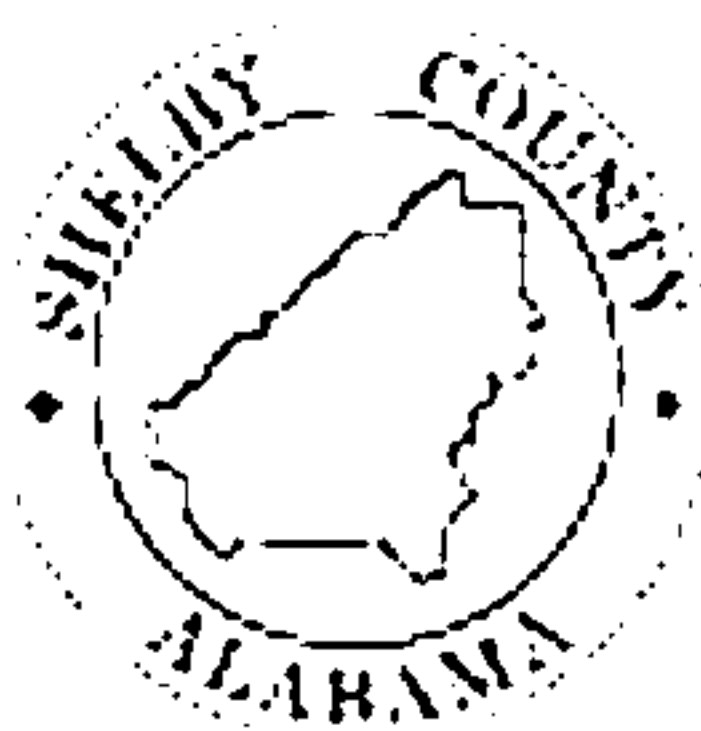
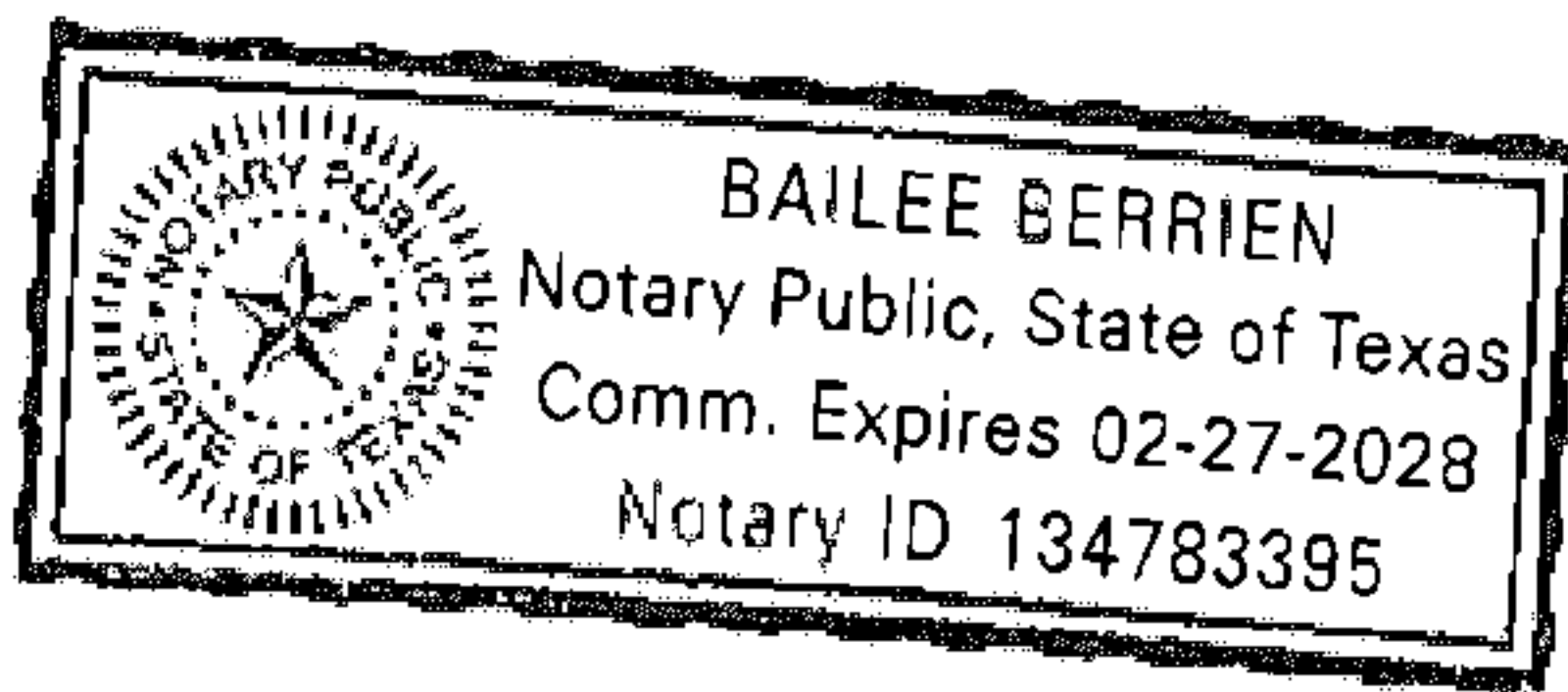
Given under my hand this the 20 day of October, 2025.



Notary Public

My Commission Expires: 2/27/2028

This instrument prepared by:
Tiffany & Bosco, P.A.
2501 20th Place South, Suite 300
Homewood, AL 35223
File No.: 24-07235



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/21/2025 10:54:51 AM
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20251021000322720

Alvin S. Boyd