

STATE OF ALABAMA)
SHELBY COUNTY)

AFFIDAVIT OF FACT

I, Jodie L. Fredlund, 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. Based on a review of public records, along with M&T Bank's business records including the mortgage and deeds, I am familiar with that certain mortgage executed by Gary L. Douglas and Marianna Kozakov, married, on September 7, 2022, and said mortgage was recorded in Instrument No. 20220912000352680, in the Office of the Judge of Probate of Shelby County, Alabama.

3. The purpose of this Affidavit of Fact is to clarify that the deed recorded in Instrument No. 20060320000127430, the deed recorded in Instrument No. 20070410000179140, the deed recorded in Instrument No. 20091202000443410, the deed recorded in Instrument No. 20150724000252770 and the mortgage recorded in Instrument No. 20220912000352680 all describe the same property, which is described as follows:

Lot 705, according to the Map and Survey of Windstone Phase 7, as recorded in Map Book 35, Page 116, in the Probate Office of Shelby County, Alabama.

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



Filed and Recorded
 Official Public Records
 Judge of Probate, Shelby County Alabama, County
 Clerk
 Shelby County, AL
 12/22/2025 08:37:20 AM
 \$25.00 KELSEY
 20251222000389590

Allen S. Byrd

5. 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.

Executed this 18 day of December 2025.

M&T BANK, ATTORNEY-IN-FACT FOR
 LAKEVIEW LOAN SERVICING, LLC

By: *Jodie L. Fredlund*

Print Name: Jodie L. Fredlund

Title: Assistant Vice President

STATE OF NEW YORK)

COUNTY OF New York)

On the 18 day of December, in the year 2025, before me, the undersigned, personally appeared Jodie L. Fredlund, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual acted, executed the instrument.

Given under my hand this the 18 day of December, 2025.

Diane Chimera

Notary Public

My Commission Expires: 6-2-2028

Diane Chimera
 Lic# 01CH6187936
 Notary Public, State of New York
 Qualified in Erie County
 My Commission Expires 06/02/2028