

Recordation Requested By/Return to:

MAINSTAY NATIONAL TITLE
3097 SATELLITE BLVD, BUILDING 700, SUITE 230
DULUTH, GA 30096
File No. MNT-600158

Send Tax Notices to:

REID D. BOWEN AND EMILY A. BOWEN
1102 WALNUT CIRCLE
ALABASTER, AL 35007

This Instrument Prepared By:

LYNN BYRD AL Bar No. ASB-6789-D60L
o/b/o BC LAW FIRM, P.A.
PO BOX 44
MONROEVILLE, AL 36461

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STATE OF ALABAMA)
COUNTY OF SHELBY)

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT:

THIS SPECIAL WARRANTY DEED executed this 10 day of December, 2025, for and in CONSIDERATION OF **Two Hundred Eighty-Five Thousand and 00/100 Dollars (\$285,000.00)**, and other valuable consideration, the receipt whereof and sufficiency of which is hereby acknowledged, the undersigned **PAGAYA SMARTRESI F1 FUND PROPERTY OWNER III, LLC, A DELAWARE LIMITED LIABILITY COMPANY** whose mailing address is 335 MADISON, 16TH FLOOR, NEW YORK, NY 10017 (hereinafter referred to as the "Grantor") does hereby grant, bargain, sell, and convey unto **EMILY BOWEN AND REID BOWEN, WIFE AND HUSBAND**, whose mailing address is 1102 WALNUT CIRCLE, ALABASTER, AL 35007 (hereinafter referred to as the "Grantee") the following described real estate situated in the County of SHELBY, State of Alabama, to wit:

Lot 32, according to the Survey of Autumn Ridge, as recorded in Map Book 12 page 4, 5 and 6, in the Probate Office of Shelby County, Alabama.

Prior instrument reference: Document No. 20211207000581620 of the Public Records of the District Recorder of SHELBY County, State of Alabama.

Property Address: 1102 WALNUT CIRCLE, ALABASTER, AL 35007
This instrument was prepared without the benefit of a title examination.

This Warranty Deed is being recorded in conjunction with a mortgage in the amount of \$275,480.00 in favor of SouthPoint Bank.

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TO HAVE AND TO HOLD the same to the said grantees, as joint tenants during their joint lives and upon the death of either of them, then to the survivor of them, in fee simple, and to the heirs and assigns of the survivor forever.

And I (we) do, for myself (ourselves) and for my (our) heirs , executors and administrators, covenant with said GRANTEES, his, her or their heirs and assigns, that I am (we are) lawfully seized in fee simple of said premises; that they are free from all encumbrances, unless otherwise noted above; that I (we) have a good right to sell and convey the same as aforesaid; that I (we) will, and my (our) heirs, executors and administrators shall warrant and defend the same to the said GRANTEES, and the survivor of them, their heirs and assigns forever, against the lawful claims of all persons.

[REMINDER OF PAGE LEFT BLANK INTENTIONALLY]

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Executed on this 10 day of December, 20 25.

PAGAYA SMARTRESI F1 FUND PROPERTY OWNER III, LLC, A DELAWARE LIMITED LIABILITY COMPANY

By: Alyson Cimino

Name: Alyson Cimino

Title: Authorized Signatory

STATE OF Texas
COUNTY OF Tarrant SS. }

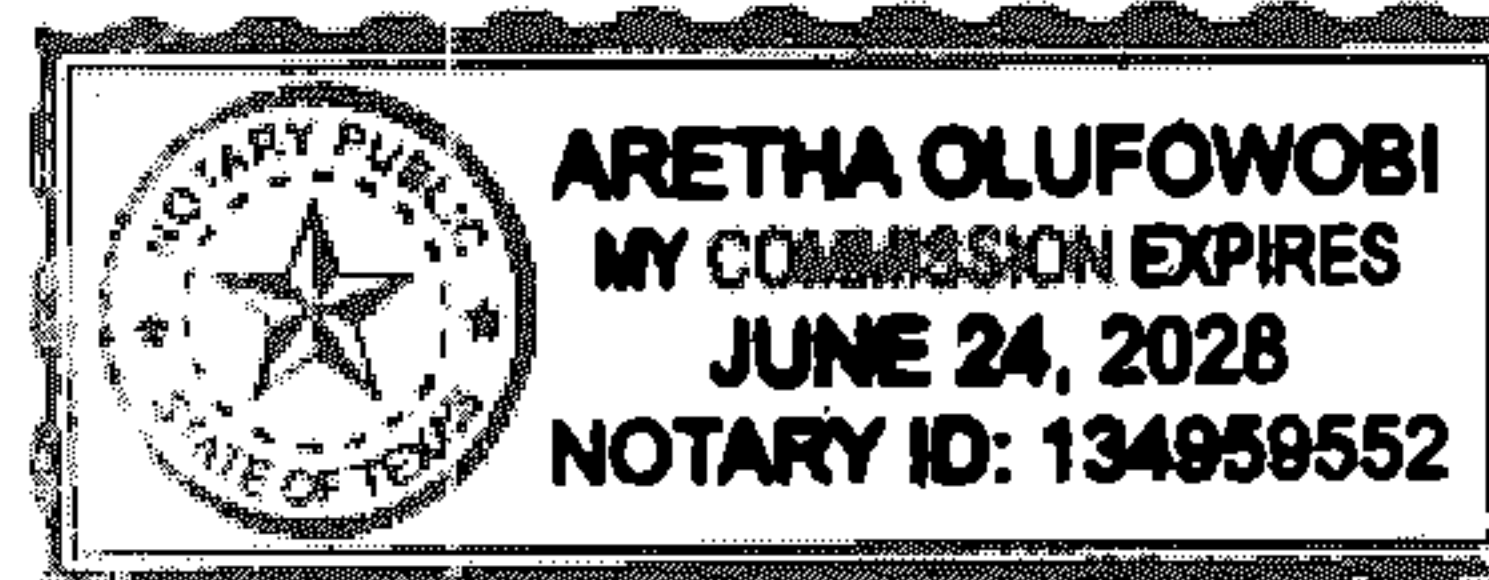
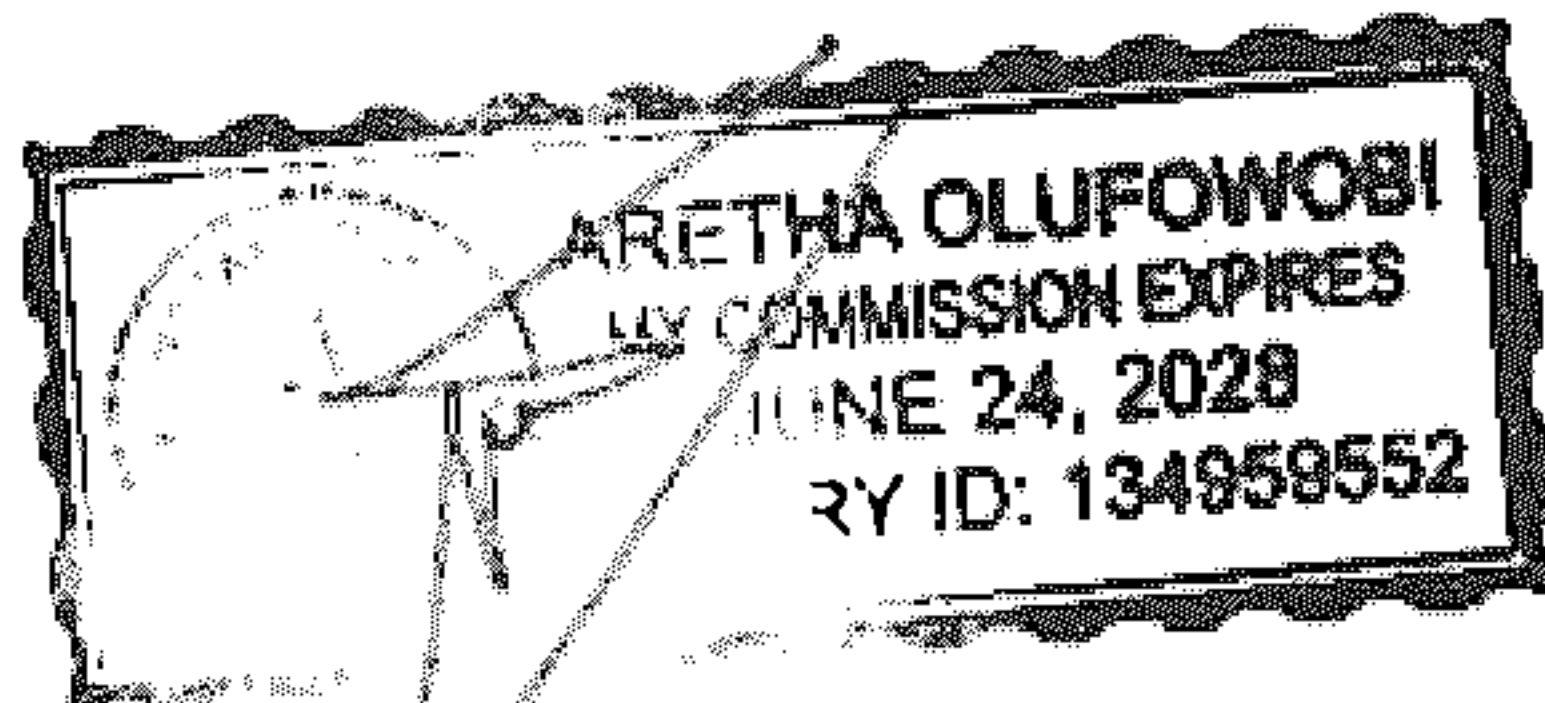
Aretha Olufowobi, a Notary Public in and for the County in said State (or for said State at large), hereby certify that Alyson Cimino, whose name as Authorized Signatory (title) of **PAGAYA SMARTRESI F1 FUND PROPERTY OWNER III, LLC, A DELAWARE LIMITED LIABILITY COMPANY**, a corporation/ limited liability company/national association/company, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the above and foregoing instrument, he/she, as such officer and with full authority, executed same voluntarily for and as the act of said **PAGAYA SMARTRESI F1 FUND PROPERTY OWNER III, LLC, A DELAWARE LIMITED LIABILITY COMPANY** on the same day bears date.

Given under my hand (and official seal of office) this 10th day of December, 20 25.

Aretha Olufowobi

Notary Public

My commission expires: 06.24.28



Real Estate Sales Validation Form

This Document must be filed in accordance with Code of Alabama 1975, Section 40-22-1

Grantor's Name Mailing Address 335 Madison, 16th Floor New York, NY 10017

Grantee's Name Mailing Address 1102 Walnut Circle Alabaster, AL 35007

Property Address 1102 Walnut Circle Alabaster, AL 35007

Date of Sale 12/16/2025

Total Purchase Price \$ 285000.00

Filed and Recorded Official Public Records Judge of Probate, Shelby County Alabama, County Clerk Shelby County, AL 01/28/2026 12:41:56 PM \$41.00 BRITTANI 20260128000026390

Actual Value \$

Assessor's Market Value \$



Ally S. Byrd

The purchase price or actual value claimed on this form can be verified in the following documentary evidence: (check one) (Recordation of documentary evidence is not required)

- Bill of Sale, Sales Contract, Closing Statement, Appraisal, Other Deed

If the conveyance document presented for recordation contains all of the required information referenced above, the filing of this form is not required.

Instructions

Grantor's name and mailing address - provide the name of the person or persons conveying interest to property and their current mailing address.

Grantee's name and mailing address - provide the name of the person or persons to whom interest to property is being conveyed.

Property address - the physical address of the property being conveyed, if available.

Date of Sale - the date on which interest to the property was conveyed.

Total purchase price - the total amount paid for the purchase of the property, both real and personal, being conveyed by the instrument offered for record.

Actual value - if the property is not being sold, the true value of the property, both real and personal, being conveyed by the instrument offered for record. This may be evidenced by an appraisal conducted by a licensed appraiser or the assessor's current market value.

If no proof is provided and the value must be determined, the current estimate of fair market value, excluding current use valuation, of the property as determined by the local official charged with the responsibility of valuing property for property tax purposes will be used and the taxpayer will be penalized pursuant to Code of Alabama 1975 § 40-22-1 (h).

I attest, to the best of my knowledge and belief that the information contained in this document is true and accurate. I further understand that any false statements claimed on this form may result in the imposition of the penalty indicated in Code of Alabama 1975 § 40-22-1 (h).

Date 12/10/2025

Print Courtney Coleman

Unattested (verified by)

Sign Courtney Coleman (Grantor/Grantee/Owner/Agent) circle one