



CITY OF LEEDS, ALABAMA

BOARD OF ZONING ADJUSTMENTS AGENDA

City Hall Annex - 1412 9th St., Leeds, AL 35094

October 25, 2022 @ 5:00 PM

CALL TO ORDER:

ROLL CALL:

DETERMINATION OF QUORUM:

APPROVAL OF MINUTES FROM PREVIOUS MEETING(S):

OLD BUSINESS:

OTHER BUSINESS:

- [1.](#) A22-000014 - An application for a request by Miguel Castillo, Buena Vista Leeds Landscaping, applicant, and owner, to allow a contractor yard at 8434 Dunnavant Rd, 35094, in the R-2, Single-Family District, 2500281001018000

ADJOURNMENT:

In compliance with the Americans with Disabilities Act, those requiring accommodation for Council meetings should notify the City Clerk's Office at least 24 hours prior to the meeting at 205-699-2585.

File Attachments for Item:

1. A22-000014 - An application for a request by Miguel Castillo, Buena Vista Leeds Landscaping, applicant, and owner, to allow a contractor yard at 8434 Dunnavant Rd, 35094, in the R-2, Single-Family District, 2500281001018000

NOTICE OF PUBLIC HEARING

City of Leeds, Alabama
Zoning Board of Adjustments

APPLICATION

An application for a request by Miguel Castillo, Buena Vista Leeds Landscaping, applicant and owner, to allow a contractor yard at 8434 Dunnivant Rd, 35094, in the R-2, Single-Family District,.

Zoning Board of Adjustments

The Zoning Board of Adjustments is vested with the responsibility and authority of authorizing variances which will not be contrary to the public interest and where owing to special conditions, a literal enforcement of the provisions of this ordinance would result in unnecessary hardship.

CASE #:	A22-000014
APPLICANT NAME:	Miguel Castillo
PROPERTY OWNER:	
TAX PARCEL ID#S:	2500281001018000
PROPERTY ADDRESS:	8434 Dunnivant RD; Leeds, AL 35094
PROPERTY ZONING:	R-2: SINGLE FAMILY RESIDENTIAL DISTRICT

NOTICE IS HEREBY GIVEN that the Board of Zoning Adjustments will hold a public hearing on the proposed preliminary plat. The hearing is scheduled on:

Date:
Time: 5:00 p.m.
Place: Leeds Annex Meeting Room
1412 9th St
Leeds, AL 35094

Public Information: Any interested persons or their representative may appear at the meeting and comment on the application. Written comments may also be mailed to the Commission.

For more information about the application and related issues or to schedule an appointment:

Phone: 205-699-0943

E-mail: development@leedsalabama.gov

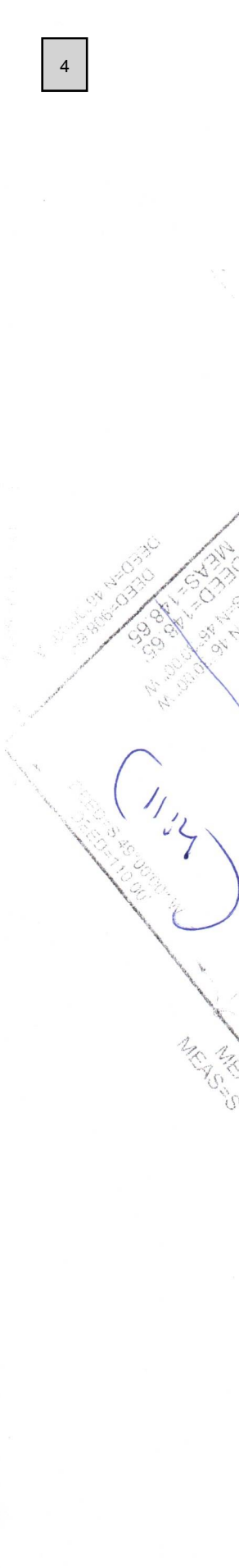
Mailing Address:

Leeds Zoning Board of Adjustments
c/o Development Services
1404 9th Street
Leeds, AL 35094

Plan Plan

SCALE: 1"=40'

- 1. SPIN = spiral
- 2. HORN = horn
- 3. END = end
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- 100. HORN = horn



DEPARTMENT OF INSPECTION SERVICES- ZONING DIVISION

1040 PARK DRIVE, LEEDS, AL 35094 P. 205.699.2585 F. 205.699.6558

INSPECTIONS@LEEDSALABAMA.GOV * leedsalabama.gov

5

Part 1. Application

Name of Applicant: Buena Vista Leeds Landscaping Miguel Castillo

Mailing Address: 8936 Clayton Dr Leeds AL 35094

Telephone: 256 794 3886 E-mail: buenavista.2020@yahoo.com

Signature:

Part 2. Parcel Data

Owner of Record: Buena Vista Leeds Landscaping

Owner Mailing Address: 8434 Donnavent Rd Leeds AL 35094

Site Address:

Tax Parcel ID #	Existing Zoning:	Existing Land Use:
25 00 28 1 001 018.000	R2	Empty lot

Part 3. Request


Section of Ordinance for which variance is request:

Nature of Variance with Reference to Applicable Zoning Provision:

Part 4. Enclosures (Check all required enclosures with this application)

- Written Justification for a Variance
- Vicinity Map
- Plot Plan with variance noted or highlighted
- Copy of Deed as recorded in the Judge of Probate Office
- ~~1st Class Stamp equal to number of surrounding parcels~~
- Administrative Fee

NOTICE: The completed application and all required attachments must be filed at least 30 (thirty) days prior to the Leeds Zoning Board of Adjustments Public Hearing. A representative must be present at the hearing.

FOR OFFICE USE ONLY	
Application Number:	Date Received: 8/23/22
Received by: 	Scheduled Public Hearing Date:

Michaelann Courington

9 will Lay gravel, to be able to park
trucks, trailers & equipment...

If possible to get a permit to build a
fence to protect property...

Buena Vista Leads Landscaping LLC

~~Miguel Castillo~~
owner

~~8/23/22~~

This Instrument Prepared By:
Rodney Jamael Davis
4625 Valleydale Road
Birmingham, AL 35242
205-578-1597

WARRANTY DEED
WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA, COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS that in consideration of Twenty-One Thousand And No/100 DOLLARS (\$21,000.00) and other valuable considerations to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt whereof is acknowledged I, Silbia Mali Carles Al Cantara (herein referred to as GRANTOR), do hereby GRANT, BARGAIN, SELL and CONVEY unto Buena Vista Leeds Landscaping LLC (herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in the County of Jefferson, Alabama, to-wit:

The NW 150 ft of Lot 2, according to the Dorrrough Martha and William BK 24, PG 44, Probate Office of Jefferson County, Alabama.

This conveyance is made subject to any and all covenants, restrictions, reservations, easements and rights-of-way, if any, heretofore imposed of record affecting said property and municipal zoning ordinances now or hereafter becoming applicable and taxes or assessments now or hereafter becoming due against said property.

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

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

This Instrument Prepared By:
Rodney Jamael Davis
4625 Valleydale Road
Birmingham, AL 35242
205-578-1597

WARRANTY DEED

STATE OF ALABAMA, COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of **Twenty-One Thousand And No/100 DOLLARS (\$21,000.00)** and other good and valuable consideration paid to the undersigned GRANTOR in hand paid by the GRANTEE herein, the receipt whereof, is hereby acknowledged. I, **Silbia Mali Carles Al Cantara** (herein referred to as GRANTOR), do hereby GRANT, BARGAIN, SELL and CONVEY unto **Buena Vista Leeds Landscaping LLC** (herein referred to as GRANTEE), its heirs and assigns, the following described real estate, situated in the County of Jefferson, and State of Alabama, to wit:

Lot 2, according to the Dorrrough Marthan and William BK 24, PG 44, Probate Office of Jefferson County, Alabama.

This conveyance is made subject to covenants, restrictions, reservations, easements, and rights-of-way, if any, heretofore imposed of record affecting title to said property, municipal zoning ordinances now or hereafter becoming applicable, and taxes or assessments hereafter becoming due against said property.

TO HAVE AND TO HOLD, the aforesaid premises to the said GRANTEE, its heirs and assigns FOREVER.

And GRANTOR does covenant with the said GRANTEE, her heirs and assigns, that she is lawfully seized in fee simple of the aforementioned premises; that it is free from all encumbrances, except as hereinabove provided; that she has a good right to sell and convey the same to the said GRANTEE, its heirs and assigns, and that GRANTOR will WARRANT AND DEFEND the premises to the said GRANTEE, its heirs and assigns forever, against the lawful claims of all persons, except as hereinabove provided.

IN WITNESS WHEREOF I have hereunto set my hands and seals, this 18th day of March, 2022.

Silbia Mali Carles Al Cantara

Silbia Mali Carles Al Cantara

STATE OF ALABAMA

COUNTY OF SHELBY

I, a Notary Public, hereby certify that Silbia Mali Carles Al Cantara 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.

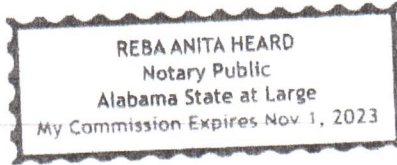
Given under my hand this 18th day of March, A.D. 2022.

Reba Anita Heard

Notary Public

Printed Name: _____

My Commission Expires: _____



Grantor's Address:

Grantee's Address: 8434 Dunnivant Drive, Leeds, AL 35094

Property Address: 8434 Dunnivant Drive, Leeds, AL 35094

IN WITNESS WHEREOF I have hereunto set my hands and seals, this 18th day of March, 2022.

Silbia Mali Carles Alcantara
Silbia Mali Carles Al Cantara

STATE OF ALABAMA

COUNTY OF SHELBY

I, a Notary Public, hereby certify that Silbia Mali Carles Al Cantara 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.

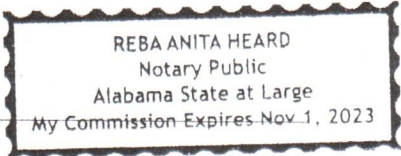
Given under my hand this 18th day of March, A.D. 2022.

Reba Anita Heard

Notary Public

Printed Name: _____

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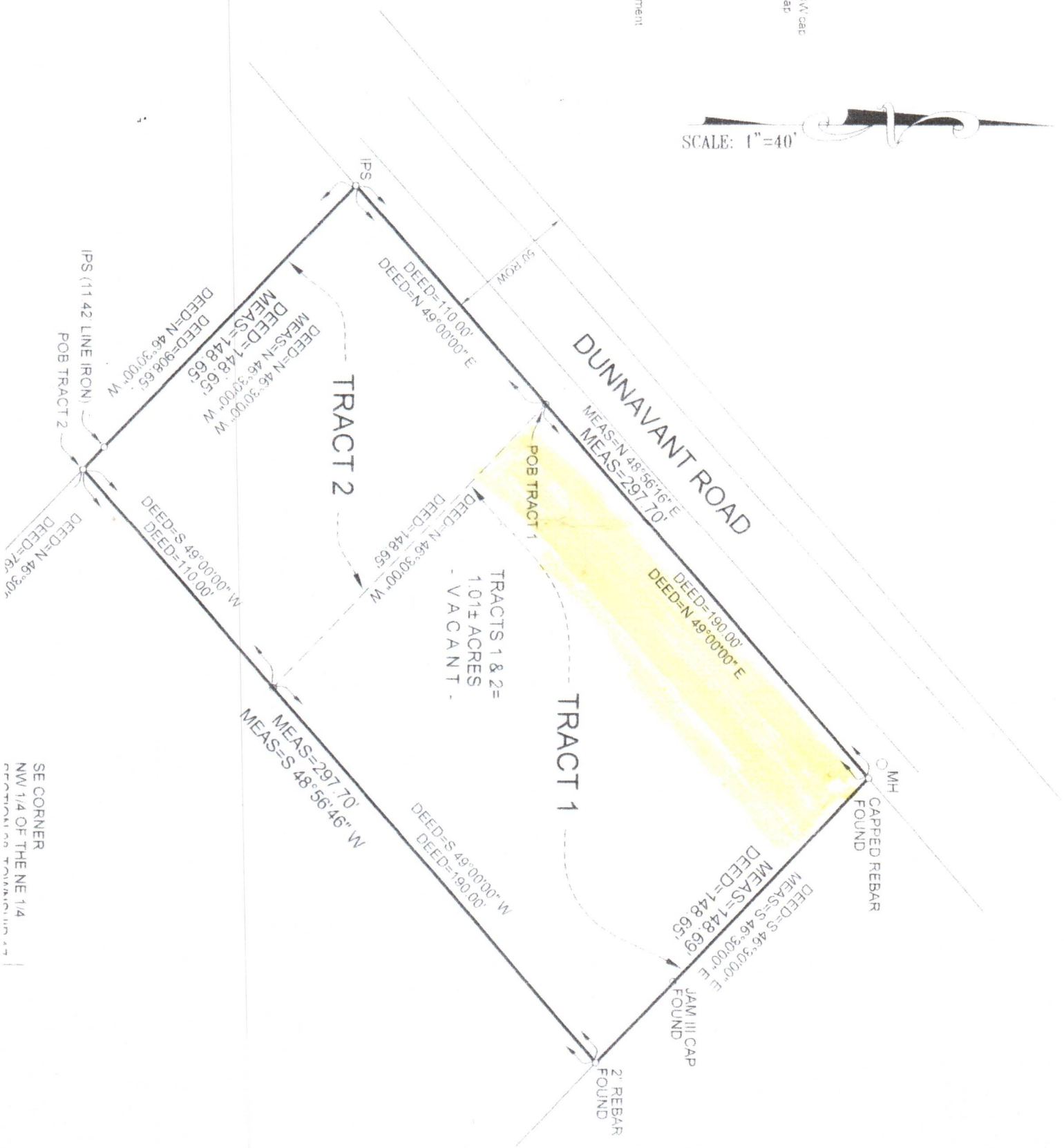
Grantor's Address:

Grantee's Address: 8434 Dunnivant Drive, Leeds, AL 35094

Property Address: 8434 Dunnivant Drive, Leeds, AL 35094

LEGEND

- ASPH = asphalt
- BRS = bearing
- BLDG = building
- CHUC = calculated
- C&P = capped iron
- CL = centerline
- CH = chord
- CONC = concrete
- C = covered
- d = deflection
- E = east
- EAS = east
- EMT = easement
- FC = fence
- FD = found
- HM = headwell
- IPF = iron pin found
- IRP = iron pin found w/ E.W. cap
- IPS = iron pin set w/SSI cap
- L = length
- MEAS = measured
- MIN = minimum
- MH = manhole
- N = north
- OH = overhang
- P = porch
- PC = point of curve
- POB = point of beginning
- POC = point of commencement
- PT = point of tangent
- P/W/T = pavement
- R = radius
- REC = recorded
- RES = residence
- ROW = right of way
- S = south
- SAW = sawing
- STW = storm
- SWR = sewer
- SYN = synthetic
- UTIL = utility
- U = uncovered
- W = west
- YI = yard inlet
- ° = degrees
- ' = minutes in
- " = bearings or angles
- seconds in
- ' = bearings or angles
- feet in distance
- ± = acres
- ± = more or less
- ± = plus or minus



SE CORNER
NW 1/4 OF THE NE 1/4
SECTION 26 TOWNSHIP 47

I, Carl Daniel Moore a registered Land Surveyor certify that I have surveyed

TRACT 1

COMMENCE AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST 1/4 OF SECTION 28, TOWNSHIP 17 SOUTH, RANGE 1 EAST AND RUN NORTH 2 DEGREES 30 MINUTES 00 SECONDS WEST ALONG THE QUARTER-QUARTER LINE 355.0 FEET TO THE SOUTHERLY CORNER OF LOT 2 OF THE MARTHA E AND WILLIAM F DOROUGH HOMESTEAD ACCORDING TO THE SURVEY RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE OF JEFFERSON COUNTY IN MAP BOOK 24 PAGE 44. THENCE NORTH 46 DEGREES 30 MINUTES 00 SECONDS WEST ALONG SAID LOT 2 908.65 FEET TO THE SOUTHEASTERLY BOUNDARY OF DUNNAVANT-LEEDS ROAD (AL HWY 25). THENCE NORTH 49 DEGREES 00 MINUTES 00 SECONDS EAST ALONG SAID ROAD BOUNDARY 110.00 FEET TO THE POINT OF BEGINNING OF PROPERTY HEREIN DESCRIBED. THENCE CONTINUE ALONG SAID ROAD NORTH 49 DEGREES 00 MINUTES 00 SECONDS EAST 190.00 FEET TO THE NORTH CORNER OF SAID LOT 2. THENCE SOUTH 46 DEGREES 30 MINUTES 00 SECONDS EAST ALONG THE BOUNDARY OF SAID LOT 2 148.65 FEET TO A FOUND 1/2 INCH REBAR. THENCE SOUTH 49 DEGREES 00 MINUTES 00 SECONDS WEST 190.00 FEET. THENCE NORTH 46 DEGREES 30 MINUTES 00 SECONDS WEST 148.65 FEET TO THE POINT OF BEGINNING, BEING A PART OF THE SAID LOT 2, LOCATED IN THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 17 SOUTH, RANGE 1 EAST, CITY OF LEEDS, JEFFERSON COUNTY, ALABAMA.

TRACT 2

COMMENCE AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 17 SOUTH, RANGE 1 EAST AND RUN NORTH 2 DEGREES 30 MINUTES 00 SECONDS WEST ALONG THE QUARTER-QUARTER LINE 355.0 FEET TO THE SOUTHERLY CORNER OF LOT 2 OF THE MARTHA E AND WILLIAM F DOROUGH HOMESTEAD ACCORDING TO THE SURVEY RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE OF JEFFERSON COUNTY IN MAP BOOK 24, PAGE 44. THENCE NORTH 46 DEGREES 30 MINUTES 00 SECONDS WEST ALONG SAID LOT 2, 760.00 FEET TO THE POINT OF BEGINNING. THENCE CONTINUE NORTH 46 DEGREES 30 MINUTES 00 SECONDS WEST 148.65 FEET TO THE SOUTHEASTERLY BOUNDARY OF DUNNAVANT-LEEDS ROAD (AL HWY 25). THENCE NORTH 49 DEGREES 00 MINUTES 00 SECONDS EAST ALONG SAID ROAD BOUNDARY 110.00 FEET. THENCE SOUTH 46 DEGREES 30 MINUTES 00 SECONDS EAST 148.65 FEET. THENCE SOUTH 49 DEGREES 00 MINUTES 00 SECONDS WEST 110.00 FEET TO THE POINT OF BEGINNING BEING A PART OF THE SAID LOT 2, LOCATED IN THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 17 SOUTH, RANGE 1 EAST, CITY OF LEEDS, JEFFERSON COUNTY, ALABAMA.

I furthermore certify that all parts of this survey and drawing have been completed in accordance with the current requirements of the Standards of Practice for Surveying in the State of Alabama to the best of my knowledge, information, and belief that the correct address is as follows: 8434 Dunnivant Road according to my survey of July 2, 2019. Survey is not valid unless it is sealed with embossed seal or stamped in red.

SURVEYING SOLUTIONS, INC
2232 CAHABA VALLEY DRIVE SUITE M
BIRMINGHAM, AL 35242
PHONE 205-991-8965

Carl Daniel Moore

Carl Daniel Moore, Reg. L.S. #12159

7-8-2019

Date of Signature

Order No. 171280
Purchaser Martinez
Type of Survey Boundary



JACAD(SUBDIVISION)JEFFERSON COUNTY,DOROUGH HOMESTEAD,LOT2 NW1/4 DOROUGH HOMESTEAD



GAYNELL HENDRICKS JEFFERSON COUNTY TAX ASSESSOR ASSESSMENT RECORD - 2022

ROOM 170
716 RICHARD ARRINGTON JR
BLVD N BIRMINGHAM AL 35203
Tel: (205) 325-5341
Printed On: 3/31/2022

This document does not imply ownership

PARCEL: 25 00 28 1 001 018.000
CORPORATION: I
OWNER: CANTARA SYLVIA MALI CARLES AL

LAND VALUE 10% \$0
LAND VALUE 20% \$10,100
CU VALUE [DEACTIVATED] \$0
LV 10% WITH CU [DEACTIVATED] \$0

ADDRESS: 300 FOREST WAY
LEEDS, AL 35094

EXEMPT CODE: []
OVER 65 CODE:
PROP. CLASS: 2 [R]
OVR ASD VALUE:

DISABILITY CODE:
SCHOOL DIST:

MUN CODE: 15 LEEDS
EXM OVERRIDE AMT: \$0
HS YEAR: 0
CLMNT:

TOTAL MARKET VALUE: \$10,100
Assesment Override:

CLASS USE
FOREST ACRES: 0
LAND USE CODE: 0
PREV. YEAR VALUE: \$10,100
PARENT PARCEL:

TAX SALE:
TIF DIST:

ASSMT. FEE:
PVT CODE:
BOE VALUE:

MARKET VALUE:
CU VALUE:
PENALTY:
ASSESSED VALUE:

REMARKS: 2020 STATE R2/22/22 P20-21 (C5) 03032022AH
Last Modified: 3/31/2022 1:34:48 PM LETTERS
DEMOLITION FEE FIRE FEE SWMA FEE WEED FEE
Property Address: 8434 DUNNAVANT RD
Contiguous Parcels:

CURR ASSMT: [NONE] MTG CODE: - LOAN: ACCOUNT NO: 354223
Sort Code: 354223

ASSESSMENT/TAX	CLASS	MUNCODE	ASSD. VALUE	TAX	EXEMPTION	TAX EXEMPTION	TOTAL TAX
STATE	2	15	\$2,020	\$13.13	\$0	\$0.00	\$13.13
COUNTY	2	15	\$2,020	\$27.27	\$0	\$0.00	\$27.27
SCHOOL	2	15	\$2,020	\$16.56	\$0	\$0.00	\$16.56
DIST SCHOOL	2	15	\$2,020	\$0.00	\$0	\$0.00	\$0.00
CITY	2	15	\$2,020	\$18.58	\$0	\$0.00	\$18.58
FOREST	2	15	\$0	\$0.00	\$0	\$0.00	\$0.00
SPC SCHOOL1	2	15	\$2,020	\$10.30	\$0	\$0.00	\$10.30
SPC SCHOOL2	2	15	\$2,020	\$33.94	\$0	\$0.00	\$33.94

ASSD. VALUE: \$2,020.00
EXMT. TAX: \$0.00

TAXABLE VALUE: \$10,100.00

TOTAL MILLAGE: 59.3

\$119.78

ESTIMATED TOTAL:

\$119.78

INSTRUMENTS

INST NUMBER
2020067553
2019056699
200211-2639 *
2948-399 *
200211-2639 *

DATE
6/29/2020
6/7/2019
04/05/2002
06/08/1986
1/1/1900

SALE DATE	SALE PRICE	SALE TYPE	RATIOABLE
6/29/2020	\$10,000	Land	NO D - 2
6/7/2019	\$10,000	Land	NO D - 2
4/1/2002	\$10	Land	NO F - 2

BOOK:2020 PAGE:067553
BOOK:2019 PAGE:056699
BOOK:200211 PAGE:002639

LEGAL DESCRIPTION

MAP NUMBER: 25 00 28 1 001 CODE1: 0 CODE2: 0
SUB DIVISION1: DOROUGH MARTHA & WILLIAM
SUB DIVISION2:

MAP BOOK: 24 PAGE: 44
MAP BOOK: 0 PAGE: 0

PRIMARY LOT: 2

PRIMARY BLOCK:

SECTION1 28
SECTION2 0
SECTION3 0
SECTION4 0
LOT DIM1 0.00

TOWNSHIP1 17S
TOWNSHIP2 0
TOWNSHIP3 0
TOWNSHIP4 0
LOT DIM2 0.00

RANGE1 01E
RANGE2 0
RANGE3 0
RANGE4 0
ACRES 0.000

SQ FT 0.000

METES AND BOUNDS:
REMARKS:

THE NW 150 FT OF LOT 2 DOROUGH HOMESTEAD PB 24 PG 44
300 X 150

3/31/2022 SOLD 2020
3/31/2022 SOLD 2012

TAX SALE
SOLD 5/25/2021 FOR 2020 TAXES FROM: CHAVEZ MARIA TO: SIMS WESLEY -- DOC #13-40
SOLD 6/5/2013 FOR 2012 TAXES FROM: METRO BANK TO: STATE OF ALABAMA -- DOC #15-15

Tax Year

Entity Name	Mailing Address
CANTARA SYLVIA MALI CARLES AL	300 FOREST WAY, LEEDS AL - 35094
SIMS WESLEY	500 KAREY DR, BIRMINGHAM AL - 35215
CHAVEZ MARIA	300 FOREST WAY, LEEDS AL - 35094
C/O AL CANTARA SYLVIA MALI CARLES	
JIMMY R AND CHARLOTTE J ISBELL	225 SPRUCE STREET, LEEDS AL - 35094
C/O CHAVEZ MARIA	
JIMMY R AND CHARLOTTE J ISBELL	58285 HWY 25, LEEDS AL - 35094
JIMMY R AND CHARLOTTE J ISBELL	58285 HWY 25, LEEDS AL - 35094
JIMMY R AND CHARLOTTE J ISBELL	58285 HWY 25, LEEDS AL - 35094
JIMMY R AND CHARLOTTE J ISBELL	58285 HWY 25, LEEDS AL - 35094
JIMMY R AND CHARLOTTE J ISBELL	58285 HWY 25, LEEDS AL - 35094

CERTIFICATE OF REDEMPTION OF INDIVIDUAL SALE
STATE OF ALABAMA
JEFFERSON COUNTY TAX COLLECTOR
1975 Code Title 40-10-127

Whereas, on the 25th day of May, 2021 the real property hereinafter described was sold in substantial conformity with all the requisitions of the statutes in such case made and provided by J.T. Smallwood, Tax Collector of Jefferson County, to SIMS WESLEY for the taxes, interest, penalties and cost, then due and remaining unpaid on said property; and where CANTARA SYLVIA MALI CARLES AL has made an application to redeem said land described as follows:

Parcel ID: 25 00 28 1 001 018.000 MUN CODE: 15 I/S:

THE NW 150 FT OF LOT 2 DOROUGH HOMESTEAD PB 24 PG 44

situated in Jefferson County, Alabama.

Now, therefore, I, J.T. Smallwood, Tax Collector of Jefferson County, being satisfied that CANTARA SYLVIA MALI CARLES AL is the owner of said property, and has a right to redeem the same, do certify that said

CANTARA SYLVIA MALI CARLES AL
300 FOREST WAY

LEEDS, AL 35094

has deposited with me on this the 22nd day of February, 2022

****Two Hundred Fifty Eight Dollars and Fifty Seven Cents****

for the redemption of the above referenced property.

RECEIPT: M17558915

PAID BY: CANTARA SYLVIA MALI CARLES AL

YR	CL	EXMT	TAX	INT	TOTAL
2020	2		\$172.06	\$10.29	\$182.35
2021	3		\$60.48	\$0.74	\$61.22

CASH: \$258.57

CHECK: \$0.00

M.O./OTHER: \$0.00

TRANSACTION NBR: 5426580

REDEMPTION FEES: \$15.00

AMT PAID: \$258.57

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued
Closing Date 03/18/2022
Disbursement Date 03/18/2022
Settlement Agent Noble Title & Escrow
 Alabama, LLC
File # 2022030090H
Property 8434 Dunnivant Drive
 Leeds, AL 35094

Sale Price \$21,000

Transaction Information

Buyer Miguel Castillo Madrigal

Seller Silvia Mali Carles Al Cantara
 8434 Dunnivant Drive
 Leeds, AL 35094

Lender

Loan Information

Loan Term 30 years
Purpose Purchase
Product

Loan Type Conventional FHA
 VA _____

Loan ID #
MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$0	NO
Interest Rate	0%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$0.00	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		Years 1-30
Payment Calculation		
Principal & Interest		\$0
Mortgage Insurance	+	-
Estimated Escrow <i>Amount can increase over time</i>	+	-
Estimated Total Monthly Payment		\$0
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$0 a month	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>

Costs at Closing	
Closing Costs	\$734.00 Includes \$387.50 in Loan Costs + \$346.50 in Other Costs. See page 2 for details.
Cash to Close	\$21,706.16 Includes Closing Costs. See Calculating Cash to close on page 3 for details.

Document Information:

19

Instrument #	2022034343
Book/Page	
Record Date	03/24/2022 02:21:25 PM
Book Type	LR
Doc Type	DEEDS
Recording with MTG	True
# of Pages	2
ADD NAME	0
Grantor	CANTARA SILBIA MALI CARLES AL
Grantee	BUENA VISTA LEEDS LANDSCAPING LLC
# of Names	2
Sale Amount	\$21,000.00
MTG Amount	\$0.00
Mineral Tax	\$0.00
NO TAX FEE	False
NO FEE	False

Closing Cost Details

Loan Costs	Buyer-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$0.00				
01 % of Loan Amount (Points)					
02					
03					
04					
05					
06					
07					
08					
B. Services Buyer Did Not Shop For	\$0.00				
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
C. Services Buyer Did Shop For	\$337.50				
01 Title - Closing Fee to Noble Title & Escrow Alabama, LLC	\$162.50		\$162.50		
02 Title - Search Fee to Extreme Abstract Incorporated	\$112.50		\$112.50		
03 Title - Title Commitment Fee to Fidelity National Title Insurance Comp	\$62.50		\$62.50		
04					
05					
06					
D. TOTAL LOAN COSTS (Buyer-Paid)	\$337.50				
Loan Costs Subtotals (A + B + C)	\$337.50				
Other Costs					
E. Taxes and Other Government Fees	\$21.50				
01 Recording Fees Deed: \$22.00 Mortgage:	\$11.00		\$11.00		
02 State Transfer Tax to Jefferson County Judge of Probate	\$10.50		\$10.50		
03					
F. Prepays	\$0.00				
01 Homeowner's Insurance Premium (12 mo.)					
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from 3/18/2022 to 4/1/2022)	\$0.00				
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing	\$0.00				
01 Homeowner's Insurance					
02 Mortgage Insurance					
03 Property Taxes					
04					
05					
06					
07					
08 Aggregate Adjustment					
H. Other	\$387.50				
01 Attorney Fees to Rodney Jamael Davis	\$75.00		\$75.00		
02 Commission - Listing Agent to Four Star Realty LLC	\$250.00				
03 Commission - Selling Agent to Four Star Realty LLC	\$0.00		\$250.00		
04 Title - Owner's Title Insurance (optional) to Noble Title & Escrow Ala	\$62.50		\$62.50		
05					
06					
I. TOTAL OTHER COSTS (Buyer-Paid)	\$409.00				
Other Costs Subtotals (E + F + G + H)	\$409.00				

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued
Closing Date 03/18/2022
Disbursement Date 03/18/2022
Settlement Agent Noble Title & Escrow
 Alabama, LLC
File # 2022030090H
Property 8434 Dunnivant Drive
 Leeds, AL 35094
Sale Price \$21,000

Transaction Information

Buyer Buena Vista Leeds Landscaping LLC
Seller Silbia Mali Carles Al Cantara
 8434 Dunnivant Drive
 Leeds, AL 35094
Lender

Loan Information

Loan Term 30 years
Purpose Purchase
Product
Loan Type Conventional FHA
 VA
Loan ID #
MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$0	NO
Interest Rate	0%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$0.00	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$0
Mortgage Insurance	+	-
Estimated Escrow <i>Amount can increase over time</i>	+	-
Estimated Total Monthly Payment		\$0
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$0 a month	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow?

Costs at Closing		
Closing Costs	\$746.50	Includes \$337.50 in Loan Costs + \$409 in Other Costs. <i>See page 2 for details.</i>

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$0	\$746.50	YES
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Buyer	\$0	\$21,000.00	YES
Deposit	\$0	\$0	NO
Funds for Buyer	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	-\$27.84	YES
Cash to Close	\$0	\$21,718.66	

Summaries of Transactions

Use this table to see a summary of your transaction.

BUYER'S TRANSACTION

K. Due from Buyer at Closing \$21,746.50

01 Sale Price of Property	\$21,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$746.50
04	

Adjustments

- 05
- 06
- 07

Adjustments for Items Paid by Seller in Advance

- 08 City/Town Taxes
- 09 County Taxes
- 10 Assessments
- 11
- 12
- 13
- 14
- 15

L. Paid Already by or on Behalf of Buyer at Closing \$27.84

01 Deposit	
02 Loan Amount	
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	

Other Credits

- 06
- 07

Adjustments

- 08
- 09
- 10
- 11

Adjustments for Items Unpaid by Seller

12 City/Town Taxes	
13 County Taxes	
14 Assessments	\$27.84
15	
16	
17	

CALCULATION

SELLER'S TRANSACTION

M. Due to Seller at Closing \$21,000.00

01 Sale Price of Property	\$21,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	

- 05
- 06
- 07
- 08

Adjustments for Items Paid by Seller in Advance

- 09 City/Town Taxes
- 10 County Taxes
- 11 Assessments
- 12
- 13
- 14
- 15
- 16

N. Due from Seller at Closing \$774.34

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$746.50
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	

Adjustments for Items Unpaid by Seller

08 Seller Credit	
09	
10	
11	
12	
13	
14 City/Town Taxes	
15 County Taxes	\$27.84
16 Assessments	
17	
18	
19	

CALCULATION

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

Late Payment

If your payment is more than _____ days late, your lender will charge a late fee of _____.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and, your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 8434 Dunnavant Drive, Leeds, AL 35094.

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- will not have an escrow account because you declined your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1	\$0.00	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	\$0.00	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan.

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name			Four Star Realty LLC	Four Star Realty LLC	Noble Title & Escrow Alabama, LLC
Address			13811 US Hwy 411 Ste 200 Odenville, AL 35120	13811 US Hwy 411 Ste 200 Odenville, AL 35120	4625 Valleydale Rd Birmingham, AL 35242
NMLS ID					
AL License ID					
Contact					Rodney Davis
Contact NMLS ID					
Contact AL License ID					
Email					nobletitleandescrowalabama@gmail.com
Phone					205-575-3933

LIMITED TERM

FN DRIVER LICENSE

ALABAMA



NO. 8318706 CLASS D
D.O.B. 12-01-1980 EXP 09-30-2022

MIGUEL CASTILLO MADRIGAL
8936 CLAYTON DR
LEEDS AL 35094-1384
ENDORSEMENTS
ISS 09-28-2018

REST
SEX M HT 5-10 EYES BRO
WT 160 HAIR BLK

Secretary Hal Taylor
Secretary of Law Enforcement



Assessed Value: \$10,100.00

This Instrument Prepared By:
Rodney Jamael Davis
4625 Valleydale Road
Birmingham, AL 35242
205-578-1597

WARRANTY DEED

STATE OF ALABAMA, COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of **Twenty-One Thousand And No/100 DOLLARS (\$21,000.00)** and other good and valuable consideration paid to the undersigned GRANTOR in hand paid by the GRANTEE herein, the receipt whereof, is hereby acknowledged. I, **Silbia Mali Carles Al Cantara** (herein referred to as GRANTOR), do hereby GRANT, BARGAIN, SELL and CONVEY unto **Buena Vista Leeds Landscaping LLC** (herein referred to as GRANTEE), its heirs and assigns, the following described real estate, situated in the County of Jefferson, and State of Alabama, to wit:

Lot 2, according to the Dorrough Marthan and William BK 24, PG 44, Probate Office of Jefferson County, Alabama.

This conveyance is made subject to covenants, restrictions, reservations, easements, and rights-of-way, if any, heretofore imposed of record affecting title to said property, municipal zoning ordinances now or hereafter becoming applicable, and taxes or assessments hereafter becoming due against said property.

TO HAVE AND TO HOLD, the aforesaid premises to the said GRANTEE, its heirs and assigns FOREVER.

And GRANTOR does covenant with the said GRANTEE, her heirs and assigns, that she is lawfully seized in fee simple of the aforementioned premises; that it is free from all encumbrances, except as hereinabove provided; that she has a good right to sell and convey the same to the said GRANTEE, its heirs and assigns, and that GRANTOR will WARRANT AND DEFEND the premises to the said GRANTEE, its heirs and assigns forever, against the lawful claims of all persons, except as hereinabove provided.

IN WITNESS WHEREOF I have hereunto set my hands and seals, this 18th day of March, 2022.

Silbia Mali Carles Alcantara
Silbia Mali Carles Al Cantara

STATE OF ALABAMA

COUNTY OF SHELBY

I, a Notary Public, hereby certify that Silbia Mali Carles Al Cantara 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.

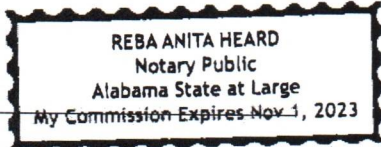
Given under my hand this 18th day of March, A.D. 2022.

Reba Adkerson

Notary Public

Printed Name: _____

My Commission Expires: _____



Grantor's Address:

Grantee's Address: 8434 Dunnivant Drive, Leeds, AL 35094

Property Address: 8434 Dunnivant Drive, Leeds, AL 35094

DEPARTMENT OF INSPECTION SERVICES- ZONING DIVISION

1040 PARK DRIVE, LEEDS, AL 35094 P. 205.699.2585 F. 205.699.6558

INSPECTIONS@LEEDSALABAMA.GOV * leedsalabama.gov

Part 1. Application

Name of Applicant: Buena Vista Leeds Landscaping Miguel Castillo

Mailing Address: 8936 Clayton Dr Leeds AL 35094

Telephone: 256 794 3886 E-mail: buenavista.2020@yahoo.com

Signature:

Part 2. Parcel Data

Owner of Record: Buena Vista Leeds Landscaping

Owner Mailing Address: 8434 Donnavent Rd Leeds AL 35094

Site Address:

Tax Parcel ID #	Existing Zoning:	Existing Land Use:
25 00 28 1 001 018.000	R2	Empty lot

Part 3. Request


Section of Ordinance for which variance is request:

Nature of Variance with Reference to Applicable Zoning Provision:

Part 4. Enclosures (Check all required enclosures with this application)

- Written Justification for a Variance
- Vicinity Map
- Plot Plan with variance noted or highlighted
- Copy of Deed as recorded in the Judge of Probate Office
- ~~1 Class Stamp equal to number of surrounding parcels~~
- Administrative Fee

NOTICE: The completed application and all required attachments must be filed at least 30 (thirty) days prior to the Leeds Zoning Board of Adjustments Public Hearing. A representative must be present at the hearing.

FOR OFFICE USE ONLY	
Application Number:	Date Received: 8/23/22
Received by: 	Scheduled Public Hearing Date:

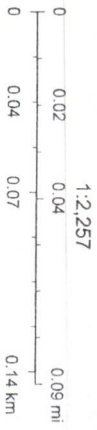
Michaelann Courington

Jefferson County Parcel Look-up

Vicinity Map



August 23, 2022



JeffCoAL, Esri, HERE, Garmin, GeoTechnologies, Inc.,
USGS, EPA, USDA

32 will Lay gravel, to be able to park
trucks, trailers & equipment...

If possible to get a permit to build a
fence to protect property...

Buena Vista Leads Landscaping LLC

~~Miguel Castillo~~
owner

~~8/23/22~~

This Instrument Prepared By:
Rodney Jamael Davis
4625 Valleydale Road
Birmingham, AL 35242
205-578-1597

WARRANTY DEED
WARRANTY DEED, JOINTLY FOR LIFE WITH REMAINDER TO SURVIVOR

STATE OF ALABAMA, COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS that in consideration of Twenty-One Thousand And No/100 DOLLARS (\$21,000.00) and other valuable considerations to the undersigned GRANTOR in hand paid by the GRANTEES herein, the receipt whereof is acknowledged I, Silbia Mali Carles Al Cantara (herein referred to as GRANTOR), do hereby GRANT, BARGAIN, SELL and CONVEY unto Buena Vista Leeds Landscaping LLC (herein referred to as GRANTEES) for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, together with every contingent remainder and right of reversion, the following described real estate, situated in the County of Jefferson, Alabama, to-wit:

The NW 150 ft of Lot 2, according to the Dorrrough Martha and William BK 24, PG 44, Probate Office of Jefferson County, Alabama.

This conveyance is made subject to any and all covenants, restrictions, reservations, easements and rights-of-way, if any, heretofore imposed of record affecting said property and municipal zoning ordinances now or hereafter becoming applicable and taxes or assessments now or hereafter becoming due against said property.

TO HAVE AND TO HOLD to the said GRANTEES for and during their joint lives and upon the death of either of them, then to the survivor of them in fee simple, and to their heirs and assigns of such survivor forever, together with every contingent remainder and right of reversion.

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

This Instrument Prepared By:
Rodney Jamael Davis
4625 Valleydale Road
Birmingham, AL 35242
205-578-1597

WARRANTY DEED

STATE OF ALABAMA, COUNTY OF SHELBY

KNOW ALL MEN BY THESE PRESENTS, that in consideration of **Twenty-One Thousand And No/100 DOLLARS (\$21,000.00)** and other good and valuable consideration paid to the undersigned GRANTOR in hand paid by the GRANTEE herein, the receipt whereof, is hereby acknowledged. I, **Silbia Mali Carles Al Cantara** (herein referred to as GRANTOR), do hereby GRANT, BARGAIN, SELL and CONVEY unto **Buena Vista Leeds Landscaping LLC** (herein referred to as GRANTEE), its heirs and assigns, the following described real estate, situated in the County of Jefferson, and State of Alabama, to wit:

Lot 2, according to the Dorrrough Marthan and William BK 24, PG 44, Probate Office of Jefferson County, Alabama.

This conveyance is made subject to covenants, restrictions, reservations, easements, and rights-of-way, if any, heretofore imposed of record affecting title to said property, municipal zoning ordinances now or hereafter becoming applicable, and taxes or assessments hereafter becoming due against said property.

TO HAVE AND TO HOLD, the aforesaid premises to the said GRANTEE, its heirs and assigns FOREVER.

And GRANTOR does covenant with the said GRANTEE, her heirs and assigns, that she is lawfully seized in fee simple of the aforementioned premises; that it is free from all encumbrances, except as hereinabove provided; that she has a good right to sell and convey the same to the said GRANTEE, its heirs and assigns, and that GRANTOR will WARRANT AND DEFEND the premises to the said GRANTEE, its heirs and assigns forever, against the lawful claims of all persons, except as hereinabove provided.

IN WITNESS WHEREOF I have hereunto set my hands and seals, this 18th day of March, 2022.

Silbia Mali Carles Al Cantara

Silbia Mali Carles Al Cantara

STATE OF ALABAMA

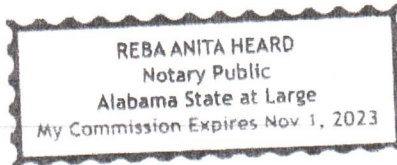
COUNTY OF SHELBY

I, a Notary Public, hereby certify that Silbia Mali Carles Al Cantara 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 18th day of March, A.D. 2022.

Reba Anita Heard

Notary Public



Printed Name: _____

My Commission Expires: _____

Grantor's Address:

Grantee's Address: 8434 Dunnivant Drive, Leeds, AL 35094

Property Address: 8434 Dunnivant Drive, Leeds, AL 35094

IN WITNESS WHEREOF I have hereunto set my hands and seals, this 18th day of March, 2022.

Silbia Mali Carles Alcantara
Silbia Mali Carles Al Cantara

STATE OF ALABAMA

COUNTY OF SHELBY

I, a Notary Public, hereby certify that Silbia Mali Carles Al Cantara 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.

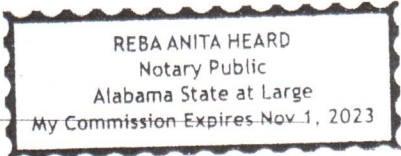
Given under my hand this 18th day of March, A.D. 2022.

Reba Anita Heard

Notary Public

Printed Name: _____

My Commission Expires: _____



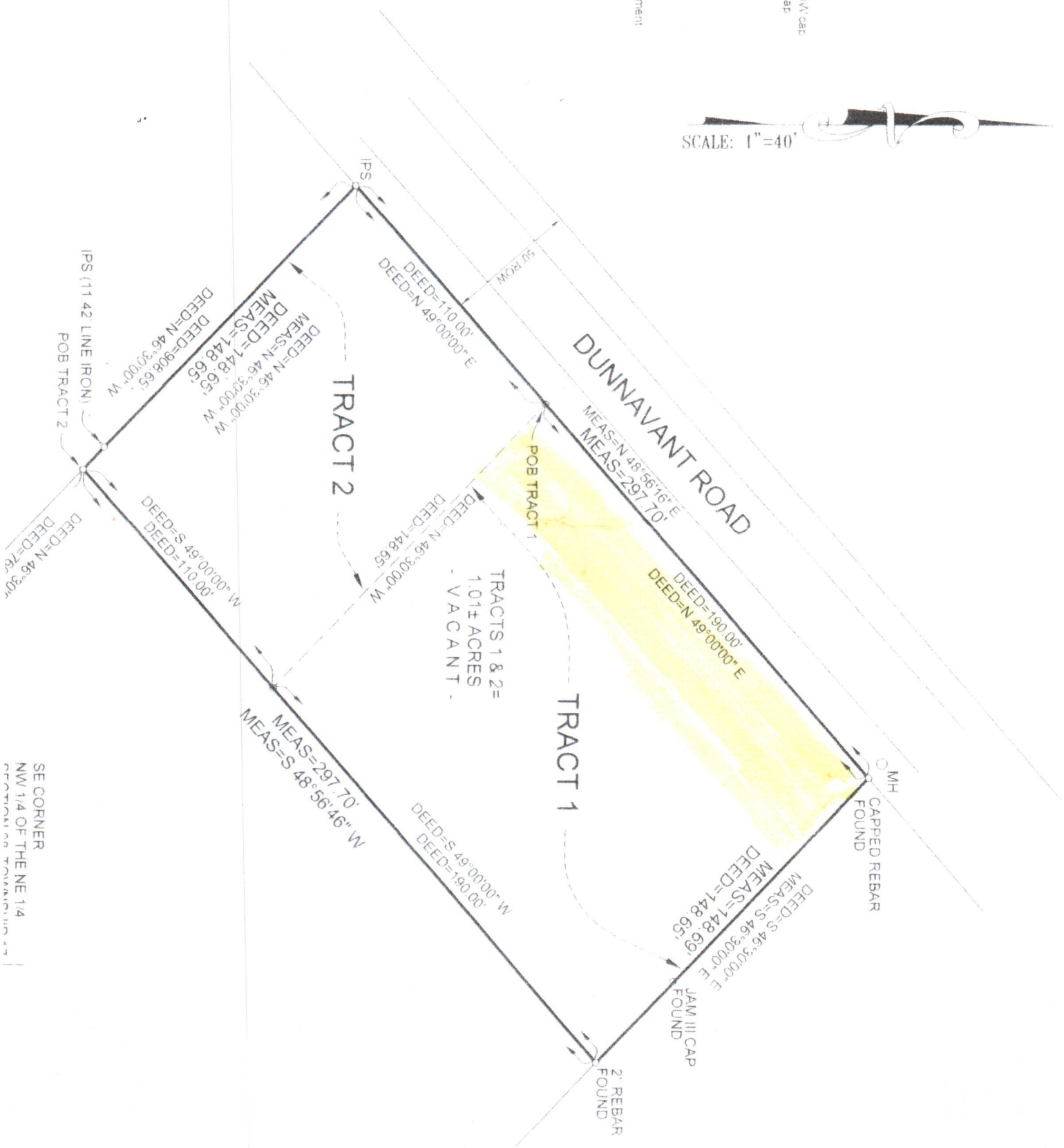
Grantor's Address:

Grantee's Address: 8434 Dunnivant Drive, Leeds, AL 35094

Property Address: 8434 Dunnivant Drive, Leeds, AL 35094

LEGEND

- ASPH = asphalt
- BRS = bearing
- BLDG = building
- CHUC = calculated
- C&P = capped iron
- CL = centerline
- CH = chord
- CONC = concrete
- C = covered
- d = deflection
- E = east
- EAS = east
- EMT = easement
- FC = fence
- FD = found
- H/W = headwell
- IPF = iron pin found
- IRP = iron pin found w/ K&W cap
- IPS = iron pin set w/SSI cap
- L = length
- MEAS = measured
- MIN = minimum
- MH = manhole
- N = north
- OH = overhang
- P = porch
- PC = point of curve
- POB = point of beginning
- POC = point of commencement
- PT = point of tangent
- P/W/T = pavement
- R = radius
- REC = recorded
- RES = residence
- R/W = right of way
- S = south
- SAW = sawing
- S/T = storm
- SMR = sewer
- SYN = synthetic
- UTIL = utility
- U = uncovered
- W = west
- YI = yard inlet
- Y = degrees
- = bearings or angles
- = seconds in
- = bearings or angles
- = feet in distance
- = acres
- = more or less
- = or plus or minus



SE CORNER
NW 1/4 OF THE NE 1/4
SECTION 26 TOWNSHIP 47

I, Carl Daniel Moore a registered Land Surveyor certify that I have surveyed

TRACT 1

COMMENCE AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST 1/4 OF SECTION 28, TOWNSHIP 17 SOUTH, RANGE 1 EAST AND RUN NORTH 2 DEGREES 30 MINUTES 00 SECONDS WEST ALONG THE QUARTER-QUARTER LINE 355.0 FEET TO THE SOUTHERLY CORNER OF LOT 2 OF THE MARTHA E AND WILLIAM F DOROUGH HOMESTEAD ACCORDING TO THE SURVEY RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE OF JEFFERSON COUNTY IN MAP BOOK 24 PAGE 44. THENCE NORTH 46 DEGREES 30 MINUTES 00 SECONDS WEST ALONG SAID LOT 2 908.65 FEET TO THE SOUTHEASTERLY BOUNDARY OF DUNNAVANT-LEEDS ROAD (AL HWY 25). THENCE NORTH 49 DEGREES 00 MINUTES 00 SECONDS EAST ALONG SAID ROAD BOUNDARY 110.00 FEET TO THE POINT OF BEGINNING OF PROPERTY HEREIN DESCRIBED. THENCE CONTINUE ALONG SAID ROAD NORTH 49 DEGREES 00 MINUTES 00 SECONDS EAST 190.00 FEET TO THE NORTH CORNER OF SAID LOT 2. THENCE SOUTH 46 DEGREES 30 MINUTES 00 SECONDS EAST ALONG THE BOUNDARY OF SAID LOT 2 148.65 FEET TO A FOUND 1/2 INCH REBAR. THENCE SOUTH 49 DEGREES 00 MINUTES 00 SECONDS WEST 190.00 FEET. THENCE NORTH 46 DEGREES 30 MINUTES 00 SECONDS WEST 148.65 FEET TO THE POINT OF BEGINNING, BEING A PART OF THE SAID LOT 2, LOCATED IN THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 17 SOUTH, RANGE 1 EAST, CITY OF LEEDS, JEFFERSON COUNTY, ALABAMA.

TRACT 2

COMMENCE AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 17 SOUTH, RANGE 1 EAST AND RUN NORTH 2 DEGREES 30 MINUTES 00 SECONDS WEST ALONG THE QUARTER-QUARTER LINE 355.0 FEET TO THE SOUTHERLY CORNER OF LOT 2 OF THE MARTHA E AND WILLIAM F DOROUGH HOMESTEAD ACCORDING TO THE SURVEY RECORDED IN THE OFFICE OF THE JUDGE OF PROBATE OF JEFFERSON COUNTY IN MAP BOOK 24, PAGE 44. THENCE NORTH 46 DEGREES 30 MINUTES 00 SECONDS WEST ALONG SAID LOT 2, 760.00 FEET TO THE POINT OF BEGINNING. THENCE CONTINUE NORTH 46 DEGREES 30 MINUTES 00 SECONDS WEST 148.65 FEET TO THE SOUTHEASTERLY BOUNDARY OF DUNNAVANT-LEEDS ROAD (AL HWY 25). THENCE NORTH 49 DEGREES 00 MINUTES 00 SECONDS EAST ALONG SAID ROAD BOUNDARY 110.00 FEET. THENCE SOUTH 46 DEGREES 30 MINUTES 00 SECONDS EAST 148.65 FEET. THENCE SOUTH 49 DEGREES 00 MINUTES 00 SECONDS WEST 110.00 FEET TO THE POINT OF BEGINNING BEING A PART OF THE SAID LOT 2, LOCATED IN THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 17 SOUTH, RANGE 1 EAST, CITY OF LEEDS, JEFFERSON COUNTY, ALABAMA.

I furthermore certify that all parts of this survey and drawing have been completed in accordance with the current requirements of the Standards of Practice for Surveying in the State of Alabama to the best of my knowledge, information, and belief that the correct address is as follows: 8434 Dumnivant Road according to my survey of July 2, 2019. Survey is not valid unless it is sealed with embossed seal or stamped in red.

SURVEYING SOLUTIONS, INC
2232 CAHABA VALLEY DRIVE SUITE M
BIRMINGHAM, AL 35242
PHONE 205-991-8965

Carl Daniel Moore

Carl Daniel Moore, Reg. L.S. #12159

7-8-2019

Date of Signature

Order No. 171280
Purchaser Martinez
Type of Survey Boundary



JACAD(SUBDIVISION)JEFFERSON COUNTY,DOROUGH HOMESTEAD,LOT2 NW1/4 DOROUGH HOMESTEAD



GAYNELL HENDRICKS

JEFFERSON COUNTY TAX ASSESSOR

ASSESSMENT RECORD - 2022

ROOM 170
716 RICHARD ARRINGTON JR
BLVD N BIRMINGHAM AL 35203
Tel: (205) 325-5341
Printed On: 3/31/2022

This document does not imply ownership

PARCEL: 25 00 28 1 001 018.000
CORPORATION: I
OWNER: CANTARA SYLVIA MALI CARLES AL

LAND VALUE 10% \$0
LAND VALUE 20% \$10,100
CU VALUE [DEACTIVATED] \$0
LV 10% WITH CU [DEACTIVATED] \$0

ADDRESS: 300 FOREST WAY
LEEDS, AL 35094

EXEMPT CODE: []
OVER 65 CODE:
PROP. CLASS: 2 [R]
OVR ASD VALUE:

DISABILITY CODE:
SCHOOL DIST:

MUN CODE: 15 LEEDS
EXM OVERRIDE AMT: \$0
HS YEAR: 0
CLMNT:

TOTAL MARKET VALUE: \$10,100
Assesment Override:

CLASS USE
FOREST ACRES: 0
LAND USE CODE: 0
PREV. YEAR VALUE: \$10,100

TAX SALE:
TIF DIST:

ASSMT. FEE:
PVT CODE:
BOE VALUE:

MARKET VALUE:
CU VALUE:
PENALTY:
ASSESSED VALUE:

PARENT PARCEL:
REMARKS: 2020 STATE R2/22/22 P20-21 (C5) 03032022AH
Last Modified: 3/31/2022 1:34:48 PM LETTERS
DEMOLITION FEE FIRE FEE SWMA FEE WEED FEE
Property Address: 8434 DUNNAVANT RD
Contiguous Parcels:

CURR ASSMT: [NONE] MTG CODE: - LOAN: ACCOUNT NO: 354223
Sort Code: 354223

ASSESSMENT/TAX	CLASS	MUNCODE	ASSD. VALUE	TAX	EXEMPTION	TAX EXEMPTION	TOTAL TAX
STATE	2	15	\$2,020	\$13.13	\$0	\$0.00	\$13.13
COUNTY	2	15	\$2,020	\$27.27	\$0	\$0.00	\$27.27
SCHOOL	2	15	\$2,020	\$16.56	\$0	\$0.00	\$16.56
DIST SCHOOL	2	15	\$2,020	\$0.00	\$0	\$0.00	\$0.00
CITY	2	15	\$2,020	\$18.58	\$0	\$0.00	\$18.58
FOREST	2	15	\$0	\$0.00	\$0	\$0.00	\$0.00
SPC SCHOOL1	2	15	\$2,020	\$10.30	\$0	\$0.00	\$10.30
SPC SCHOOL2	2	15	\$2,020	\$33.94	\$0	\$0.00	\$33.94

ASSD. VALUE: \$2,020.00
EXMT. TAX: \$0.00

TAXABLE VALUE: \$10,100.00

TOTAL MILLAGE: 59.3

\$119.78

ESTIMATED TOTAL:

\$119.78

INSTRUMENTS

INST NUMBER	DATE	SALE DATE	SALE PRICE	SALE TYPE	RATIOABLE
2020067553	6/29/2020	6/29/2020	\$10,000	Land	NO D - 2
2019056699	6/7/2019	6/7/2019	\$10,000	Land	NO D - 2
200211-2639 *	04/05/2002	4/1/2002	\$10	Land	NO F - 2
2948-399 *	06/08/1986				
200211-2639 *	1/1/1900				

SALES INFORMATION

BOOK:2020 PAGE:067553
BOOK:2019 PAGE:056699
BOOK:200211 PAGE:002639

LEGAL DESCRIPTION

MAP NUMBER: 25 00 28 1 001 CODE1: 0 CODE2: 0
SUB DIVISON1: DOROUGH MARTHA & WILLIAM
SUB DIVISON2:

MAP BOOK: 24 PAGE: 44
MAP BOOK: 0 PAGE: 0

PRIMARY LOT: 2 PRIMARY BLOCK:

SECTION1 28 TOWNSHIP1 17S RANGE1 01E
SECTION2 0 TOWNSHIP2 0 RANGE2 0
SECTION3 0 TOWNSHIP3 0 RANGE3 0
SECTION4 0 TOWNSHIP4 0 RANGE4 0
LOT DIM1 0.00 LOT DIM2 0.00 ACRES 0.000

SQ FT 0.000

METES AND BOUNDS:
REMARKS:

THE NW 150 FT OF LOT 2 DOROUGH HOMESTEAD PB 24 PG 44
300 X 150

3/31/2022 SOLD 2020
3/31/2022 SOLD 2012
Tax Year
2022
2021
2020
2019
2018
2017
2016
2015

TAX SALE
SOLD 5/25/2021 FOR 2020 TAXES FROM: CHAVEZ MARIA TO: SIMS WESLEY -- DOC #13-40
SOLD 6/5/2013 FOR 2012 TAXES FROM: METRO BANK TO: STATE OF ALABAMA -- DOC #15-15

Entity Name	Mailing Address
CANTARA SYLVIA MALI CARLES AL	300 FOREST WAY, LEEDS AL - 35094
SIMS WESLEY	500 KAREY DR, BIRMINGHAM AL - 35215
CHAVEZ MARIA	300 FOREST WAY, LEEDS AL - 35094
C/O AL CANTARA SYLVIA MALI CARLES	
JIMMY R AND CHARLOTTE J ISBELL	225 SPRUCE STREET, LEEDS AL - 35094
C/O CHAVEZ MARIA	
JIMMY R AND CHARLOTTE J ISBELL	58285 HWY 25, LEEDS AL - 35094
JIMMY R AND CHARLOTTE J ISBELL	58285 HWY 25, LEEDS AL - 35094
JIMMY R AND CHARLOTTE J ISBELL	58285 HWY 25, LEEDS AL - 35094
JIMMY R AND CHARLOTTE J ISBELL	58285 HWY 25, LEEDS AL - 35094
JIMMY R AND CHARLOTTE J ISBELL	58285 HWY 25, LEEDS AL - 35094

CERTIFICATE OF REDEMPTION OF INDIVIDUAL SALE
 STATE OF ALABAMA
 JEFFERSON COUNTY TAX COLLECTOR
 1975 Code Title 40-10-127

Whereas, on the 25th day of May, 2021 the real property hereinafter described was sold in substantial conformity with all the requisitions of the statutes in such case made and provided by J.T. Smallwood, Tax Collector of Jefferson County, to SIMS WESLEY for the taxes, interest, penalties and cost, then due and remaining unpaid on said property; and where CANTARA SYLVIA MALI CARLES AL has made an application to redeem said land described as follows:

Parcel ID: 25 00 28 1 001 018.000 MUN CODE: 15 I/S:

THE NW 150 FT OF LOT 2 DOROUGH HOMESTEAD PB 24 PG 44

situated in Jefferson County, Alabama.

Now, therefore, I, J.T. Smallwood, Tax Collector of Jefferson County, being satisfied that CANTARA SYLVIA MALI CARLES AL is the owner of said property, and has a right to redeem the same, do certify that said

CANTARA SYLVIA MALI CARLES AL
 300 FOREST WAY
 LEEDS, AL 35094

has deposited with me on this the 22nd day of February, 2022

****Two Hundred Fifty Eight Dollars and Fifty Seven Cents****

for the redemption of the above referenced property.

RECEIPT: M17558915

PAID BY: CANTARA SYLVIA MALI CARLES AL

YR	CL	EXMT	TAX	INT	TOTAL
2020	2		\$172.06	\$10.29	\$182.35
2021	3		\$60.48	\$0.74	\$61.22

CASH: \$258.57
 CHECK: \$0.00
 M.O./OTHER: \$0.00
 TRANSACTION NBR: 5426580

REDEMPTION FEES: \$15.00
AMT PAID: \$258.57

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued
Closing Date 03/18/2022
Disbursement Date 03/18/2022
Settlement Agent Noble Title & Escrow
 Alabama, LLC
File # 2022030090H
Property 8434 Dunnivant Drive
 Leeds, AL 35094

Sale Price \$21,000

Transaction Information

Buyer Miguel Castillo Madrigal

Seller Silvia Mali Carles Al Cantara
 8434 Dunnivant Drive
 Leeds, AL 35094

Lender

Loan Information

Loan Term 30 years
Purpose Purchase
Product
Loan Type Conventional FHA
 VA
Loan ID #
MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$0	NO
Interest Rate	0%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$0.00	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		Years 1-30
Payment Calculation		
Principal & Interest		\$0
Mortgage Insurance	+	-
Estimated Escrow <i>Amount can increase over time</i>	+	-
Estimated Total Monthly Payment		\$0
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$0 a month	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>

Costs at Closing	
Closing Costs	\$734.00 Includes \$387.50 in Loan Costs + \$346.50 in Other Costs. <i>See page 2 for details.</i>
Cash to Close	\$21,706.16 Includes Closing Costs. <i>See Calculating Cash to close on page 3 for details.</i>

Document Information:

42

Instrument #	2022034343
Book/Page	
Record Date	03/24/2022 02:21:25 PM
Book Type	LR
Doc Type	DEEDS
Recording with MTG	True
# of Pages	2
ADD NAME	0
Grantor	CANTARA SILBIA MALI CARLES AL
Grantee	BUENA VISTA LEEDS LANDSCAPING LLC
# of Names	2
Sale Amount	\$21,000.00
MTG Amount	\$0.00
Mineral Tax	\$0.00
NO TAX FEE	False
NO FEE	False

Closing Cost Details

Loan Costs	Buyer-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$0.00				
01 % of Loan Amount (Points)					
02					
03					
04					
05					
06					
07					
08					
B. Services Buyer Did Not Shop For	\$0.00				
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
C. Services Buyer Did Shop For	\$337.50				
01 Title - Closing Fee to Noble Title & Escrow Alabama, LLC	\$162.50		\$162.50		
02 Title - Search Fee to Extreme Abstract Incorporated	\$112.50		\$112.50		
03 Title - Title Commitment Fee to Fidelity National Title Insurance Comp	\$62.50		\$62.50		
04					
05					
06					
D. TOTAL LOAN COSTS (Buyer-Paid)	\$337.50				
Loan Costs Subtotals (A + B + C)	\$337.50				
Other Costs					
E. Taxes and Other Government Fees	\$21.50				
01 Recording Fees Deed: \$22.00 Mortgage:	\$11.00		\$11.00		
02 State Transfer Tax to Jefferson County Judge of Probate	\$10.50		\$10.50		
03					
F. Prepays	\$0.00				
01 Homeowner's Insurance Premium (12 mo.)					
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from 3/18/2022 to 4/1/2022)	\$0.00				
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing	\$0.00				
01 Homeowner's Insurance					
02 Mortgage Insurance					
03 Property Taxes					
04					
05					
06					
07					
08 Aggregate Adjustment					
H. Other	\$387.50				
01 Attorney Fees to Rodney Jamael Davis	\$75.00		\$75.00		
02 Commission - Listing Agent to Four Star Realty LLC	\$250.00				
03 Commission - Selling Agent to Four Star Realty LLC	\$0.00		\$250.00		
04 Title - Owner's Title Insurance (optional) to Noble Title & Escrow Ala	\$62.50		\$62.50		
05					
06					
I. TOTAL OTHER COSTS (Buyer-Paid)	\$409.00				
Other Costs Subtotals (E + F + G + H)	\$409.00				

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued
Closing Date 03/18/2022
Disbursement Date 03/18/2022
Settlement Agent Noble Title & Escrow
 Alabama, LLC
File # 2022030090H
Property 8434 Dunnivant Drive
 Leeds, AL 35094
Sale Price \$21,000

Transaction Information

Buyer Buena Vista Leeds Landscaping LLC
Seller Silbia Mali Carles Al Cantara
 8434 Dunnivant Drive
 Leeds, AL 35094
Lender

Loan Information

Loan Term 30 years
Purpose Purchase
Product
Loan Type Conventional FHA
 VA
Loan ID #
MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$0	NO
Interest Rate	0%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$0.00	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$0
Mortgage Insurance	+	-
Estimated Escrow <i>Amount can increase over time</i>	+	-
Estimated Total Monthly Payment		\$0
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$0 a month	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow?

Costs at Closing		
Closing Costs	\$746.50	Includes \$337.50 in Loan Costs + \$409 in Other Costs. <i>See page 2 for details.</i>

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$0	\$746.50	YES
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Buyer	\$0	\$21,000.00	YES
Deposit	\$0	\$0	NO
Funds for Buyer	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	-\$27.84	YES
Cash to Close	\$0	\$21,718.66	

Summaries of Transactions

Use this table to see a summary of your transaction.

BUYER'S TRANSACTION

K. Due from Buyer at Closing \$21,746.50

01 Sale Price of Property	\$21,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$746.50
04	

Adjustments

- 05
- 06
- 07

Adjustments for Items Paid by Seller in Advance

- 08 City/Town Taxes
- 09 County Taxes
- 10 Assessments
- 11
- 12
- 13
- 14
- 15

L. Paid Already by or on Behalf of Buyer at Closing \$27.84

01 Deposit	
02 Loan Amount	
03 Existing Loan(s) Assumed or Taken Subject to	
04	

Other Credits

- 05 Seller Credit
- 06
- 07

Adjustments

- 08
- 09
- 10
- 11

Adjustments for Items Unpaid by Seller

12 City/Town Taxes	
13 County Taxes	
14 Assessments	\$27.84
15	
16	
17	

CALCULATION

SELLER'S TRANSACTION

M. Due to Seller at Closing \$21,000.00

01 Sale Price of Property	\$21,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	

Adjustments

- 05
- 06
- 07
- 08

Adjustments for Items Paid by Seller in Advance

- 09 City/Town Taxes
- 10 County Taxes
- 11 Assessments
- 12
- 13
- 14
- 15
- 16

N. Due from Seller at Closing \$774.34

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$746.50
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	

Other Credits

- 08 Seller Credit
- 09
- 10
- 11
- 12
- 13

Adjustments for Items Unpaid by Seller

14 City/Town Taxes	
15 County Taxes	\$27.84
16 Assessments	
17	
18	
19	

CALCULATION

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

Late Payment

If your payment is more than _____ days late, your lender will charge a late fee of _____.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and, your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in 8434 Dunnavant Drive, Leeds, AL 35094.

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- will not have an escrow account because you declined your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow

Estimated Property Costs over Year 1	\$0.00	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	\$0.00	

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	
Finance Charge. The dollar amount the loan will cost you.	
Amount Financed. The loan amount available after paying your upfront finance charge.	
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan.

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

Refinance
Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name			Four Star Realty LLC	Four Star Realty LLC	Noble Title & Escrow Alabama, LLC
Address			13811 US Hwy 411 Ste 200 Odenville, AL 35120	13811 US Hwy 411 Ste 200 Odenville, AL 35120	4625 Valleydale Rd Birmingham, AL 35242
NMLS ID					
AL License ID					
Contact					Rodney Davis
Contact NMLS ID					
Contact AL License ID					
Email					nobletitleandescrowalabama@gmail.com
Phone					205-575-3933

LIMITED TERM

FN DRIVER LICENSE

ALABAMA



NO. 8318706 CLASS D
D.O.B. 12-01-1980 EXP. 09-30-2022

MIGUEL CASTILLO MADRIGAL
8936 CLAYTON DR
LEEDS AL 35094-1384
ENDORSEMENTS
ISS 09-28-2018

REST
SEX M HT 5-10 EYES BRO
WT 160 HAIR BLK

Secretary Hal Taylor
Secretary of Law Enforcement

