

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

³OTICE 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 Dunnavant 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.

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CASE #:	A22-000014
APPLICANT NAME:	Miguel Castillo
PROPERTY OWNER:	
TAX PARCEL ID#S:	2500281001018000
PROPERTY ADDRESS:	8434 Dunnavent 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



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Nature of Varia	ance with Reference to	Applicable Zoning P	Provision:	
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Part 4 Enclosu	res (Check all required	l enclosures with thi	s application	and the set of the second s
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O Vicinity Map

Plot Plan with variance noted or highlighted Copy of Deed as recorded in the Judge of Probate Office

Q-1 - Class Stamps equal teenumber of surrounding parcels

O Administrative Fee

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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.

and the second	
FOROFFICEUSEONLY	Date Received:
Application Number:	8/23/22
	Scheduled Public Hearing Date:
Received by:	369 S 27

michaelann Courington





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

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To will Lay gravel to be able to park trucks, trailers & equitment ---If possible to get a Permit to build a fence to protect property

Buena Vista Leeds Landscaping LLL

Miguel Castillo \$123/22

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 AI 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 Dorrough 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.

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

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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.

a Carlis 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 13thday of March . A.D. 20 22 1-R. AC

Notary Public REBA ANITA HEARD Notary Public Alabama State at Large Printed Name: My Commission Expires Nov 1, 2023 My Commission Expires:

Grantor's Address:

Grantee's Address: 8434 Dunnavant Drive, Leeds, AL 35094 Property Address: 8434 Dunnavant Drive, Leeds, AL 35094

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

Carlos Alcantara Silbia Mali Carles Al Cantara

STATE OF ALABAMA

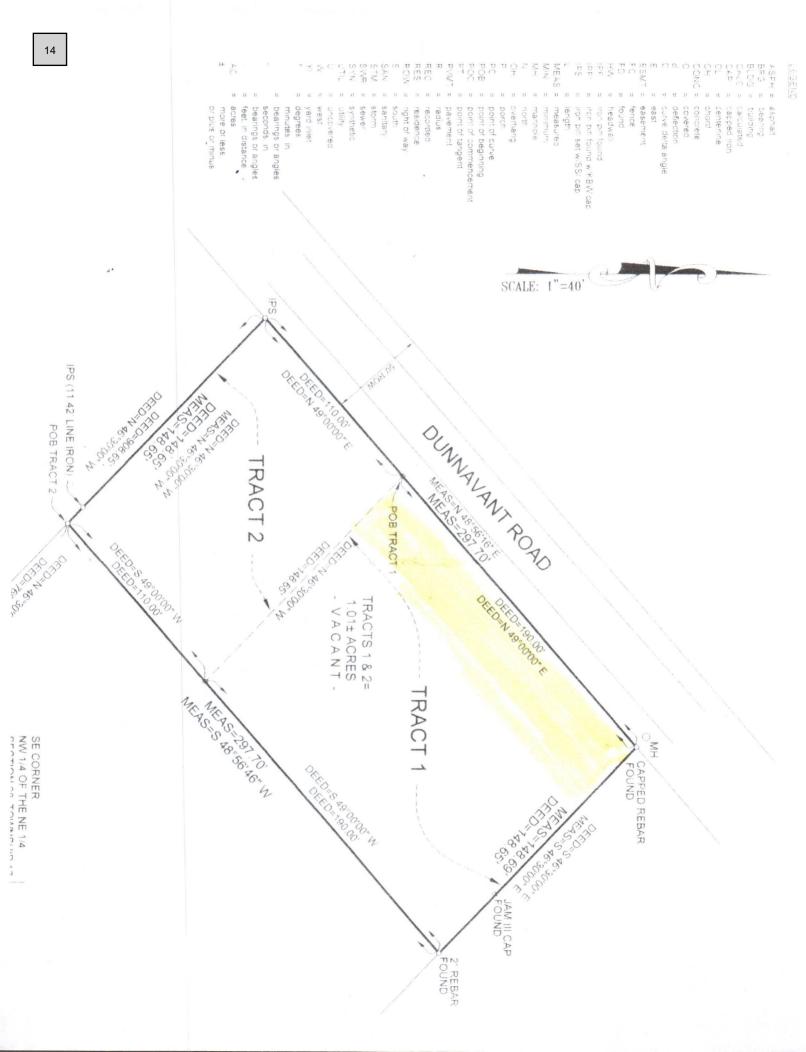
COUNTY OF SHELBY

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. 20 22 Notary Public REBA ANITA HEARD Notary Public Alabama State at Large Printed Name: My Commission Expires Nov 1, 2023 My Commission Expires:

Grantor's Address:

Grantee's Address: 8434 Dunnavant Drive, Leeds, AL 35094 Property Address: 8434 Dunnavant Drive, Leeds, AL 35094



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

TRACT

QUARTER OF THE NORTHEAST QUARTER OF SECTION 28 TOWNSHIP 17 SOUTH. RANGE 1 EAST CITY OF LEEDS, JEFFERSON COUNTY MINUTES 00 SECONDS WEST 148.65 FEET TO THE POINT OF BEGINNING BEING A PART OF THE SAID LOT 2. LOCATED IN THE NORTHWEST A FOUND 1/2 INCH REBAR: THENCE SOUTH 49 DEGREES 00 MINUTES 00 SECONDS WEST 190 00 FEET. THENCE NORTH 46 DEGREES 30 HEREIN DESCRIBED. THENCE CONTINUE ALONG SAID ROAD NORTH 49 DEGREES 00 MINUTES 00 SECONDS EAST 190.00 FEET TO THE NORTH NORTH 49 DEGREES 00 MINUTES 00 SECONDS EAST ALONG SAID ROAD BOUNDARY 110 00 FEET TO THE POINT OF BEGINNING OF PROPERTY SECONDS WEST ALONG SAID LOT 2 908 65 FEET TO THE SOUTHEASTERLY BOUNDARY OF DUNNAVANT-LEEDS ROAD (AL HWY 25) THENCE OFFICE OF THE JUDGE OF PROBATE OF JEFFERSON COUNTY IN MAP BOOK 24, PAGE 44, THENCE NORTH 46 DEGREES 30 MINUTES 00 SOUTHERLY CORNER OF LOT 2 OF THE MARTHA E. AND WILLIAM F. DOROUGH HOMESTEAD ACCORDING TO THE SURVEY RECORDED IN THE RANGE 1 EAST AND RUN NORTH 2 DEGREES 30 MINUTES 00 SECONDS WEST ALONG THE QUARTER-QUARTER LINE 355.0 FEET TO THE ALABAMA 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 COMMENCE AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST 1/4 OF SECTION 28, TOWNSHIP 17 SOUTH

TRACT 2

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 148.85 FEET. THENCE SOUTH 49 DEGREES 00 MINUTES 00 SECONDS WEST 110.00 FEET TO THE POINT OF BEGINNING BEING A PART OF THE 00 MINUTES 00 SECONDS EAST ALONG SAID ROAD BOUNDARY 110:00 FEET; THENCE SOUTH 46 DEGREES 30 MINUTES 00 SECONDS EAST SECONDS WEST 148.65 FEET TO THE SOUTHEASTERLY BOUNDARY OF DUNNAVANT-LEEDS ROAD (AL HWY 25); THENCE NORTH 49 DEGREES SECONDS WEST ALONG SAID LOT 2, 760:00 FEET TO THE POINT OF BEGINNING, THENCE CONTINUE NORTH 48 DEGREES 30 MINUTES 00 OFFICE OF THE JUDGE OF PROBATE OF JEFFERSON COUNTY IN MAP BOOK 24, PAGE 44, THENCE NORTH 46 DEGREES 30 MINUTES 00 SOUTHERLY CORNER OF LOT 2 OF THE MARTHA E. AND WILLIAM F. DOROUGH HOMESTEAD ACCORDING TO THE SURVEY RECORDED IN THE SOUTH RANGE 1 EAST AND RUN NORTH 2 DEGREES 30 MINUTES 00 SECONDS WEST ALONG THE QUARTER-QUARTER LINE 355 0 FEET TO THE COMMENCE AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 17

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

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

Carl Daniel Moore, Reg. r---S Leven

Vanue

PRO PRO

ROFESSIONA 12160

THINGS IS REAL REAL REAL

AND

6102

Date of Signature

#12159

WCADISUBDIVISION/JEFFERSON COUNTY/DORO/JGH HOMESTEAD/LOT2 NW150 DOROJGH HOMESTEAD

Purchaser: Martinez Order No. 171280 Type of Survey. Boundary d *



GAYNELL HENDRICKS JEFFERSON COUNTY TAX ASSESSOR BLVD N BIRMINGHAM AL 35203

ROOM 170 Tel: (205) 325-5341

Printed On: 3/31/2022

ASSESSMENT RECORD - 2022

This document does not imply ownership

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MAP NUMBER: 25 00 28 1 001 CODE1: 0 CODE2: 0 MAP BOOK: 24 PAGE: 44 SUB DIVISON1: DOROUGH MARTHA & WILLIAM MAP BOOK: 0 PAGE: 0 PRIMARY LOT: 2 PRIMARY BLOCK: SECTION1 28 TOWNSHIP1 17S SECTION2 0 TOWNSHIP2 0 RANGE2 0 SECTION3 0 TOWNSHIP3 0 RANGE3 0 SECTION4 0 TOWNSHIP4 0 RANGE4 0 SECTION4 0 TOWNSHIP4 0 REMARKS: THE NW 150 FT OF LOT 2 DOROUGH HOMESTEAD PB 24 PG 44 3/31/2022 SOLD 2012 TAX SALE 3/31/2022 SOLD 2012 SOLD 5/25/2021 FOR 2012 TAXES FROM: CHAVEZ MARIA TO: SIMS WESLEY – DOC #13-40 3/31/2022 SOLD 2012 SOLD 5/25/2021 FOR 2012 TAXES FROM: CHAVEZ MARIA TO: SIMS WESLEY – DOC #13-40 3/31/2022 SOLD 2012 SOLD 6/5/2013 FOR 2012 TAXES FROM: CHAVEZ MARIA TO: SIMS WESLEY – DOC #13-40 3/31/2022 SOLD 2012 SOLD 6/5/2013 FOR 2012 TAXES FROM: CHAVEZ MARIA TO: SIMS WESLEY – DOC #13-40 3/31/2022 SOLD 2012 SOLD 6/5/2013 FOR 2012 TAXES FROM: CHAVEZ MARIA TO: SIMS WESLEY – DOC #13-40 3/31/2022 SOLD 2012 SOLD 6/5/2013 FOR 2012 TAXES FROM: CHAVEZ MARIA TO: SIMS WESLEY – DOC #13-40 3/31/2022 SOLD 2012 SOLD 6/5/2013 FOR 2012 TAXES FROM: CHAVEZ MARIA TO: SIMS WESLEY – DOC #13-40 3/31/20	2020067553 2019056699 200211-2639 * 2948-399 *	DATE 6/29/2020 6/7/2019 04/05/2002 06/08/1986	6/29/2020 6/7/2019	\$10,000 \$10,000	Land NO L	-2 BOOK:2019 PAG	GE:056699
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3/31/2022SOLD 6/5/2013 FOR 2012 TAXES FROM: METRO BARK TO STATE OF ALL STATE3/31/2022SOLD 6/5/2013 FOR 2012 TAXES FROM: METRO BARK TO STATE OF ALL STATE3/31/2022Entity Name.2022CANTARA SYLVIA MALI CARLES AL2021SIMS WESLEY2020CHAVEZ MARIA2020C/O AL CANTARA SYLVIA MALI CARLES2019C/O CHAVEZ MARIA2018JIMMY R AND CHARLOTTE J ISBELL2018JIMMY R AND CHARLOTTE J ISBELL2017JIMMY R AND CHARLOTTE J ISBELL2016JIMMY R AND CHARLOTTE J ISBELL2017JIMMY R AND CHARLOTTE J ISBELL2016S285 HWY 25, LEEDS AL - 350942017JIMMY R AND CHARLOTTE J ISBELL2016S285 HWY 25, LEEDS AL - 350942017JIMMY R AND CHARLOTTE J ISBELL2018JIMMY R AND CHARLOTTE J ISBELL2017JIMMY R AND CHARLOTTE J ISBELL2016JIMMY R AND CHARLOTTE J ISBELL2017JIMMY R AND CHARLOTTE J ISBELL2018350942017JIMMY R AND CHARLOTTE J ISBELL2018350942019JIMMY R AND CHARLOTTE J ISBELL2017JIMMY R AND CHARLOTTE J ISBELL2018350942019JIMMY R AND CHARLOTTE J ISBELL2017JIMMY R AND CHARLOTTE J ISBELL2018350942019JIMMY R AND CHARLOTTE J ISBELL2019JIMMY R AND CHARLOTTE J ISBELL	REMARKS:		TA	NEO EDOM	CHAVEZ MARIA TO' S	MS WESLEY DOC #13-	40
2022SIMS WESLEY500 KAREY DR, BIRMINGHAM AL 4 302 102021CHAVEZ MARIA300 FOREST WAY, LEEDS AL - 350942020C/O AL CANTARA SYLVIA MALI CARLES225 SPRUCE STREET, LEEDS AL - 350942019C/O CHAVEZ MARIA58285 HWY 25, LEEDS AL - 350942018JIMMY R AND CHARLOTTE J ISBELL58285 HWY 25, LEEDS AL - 350942017JIMMY R AND CHARLOTTE J ISBELL58285 HWY 25, LEEDS AL - 350942016JIMMY R AND CHARLOTTE J ISBELL58285 HWY 25, LEEDS AL - 35094	3/31/2022 SOLD 2 Tax Year	012 SOI Entity Name.	D 6/5/2013 FOR 2012 TA	(ESFROM: N N 3	1ailing Address 00 FOREST WAY, LEE	DS AL - 35094	15-15
2020C/O AL CANTARA SYLVIA MALI CARLES JIMMY R AND CHARLOTTE J ISBELL225 SPRUCE STREET, LEEDS AL - 350942019C/O CHAVEZ MARIA58285 HWY 25, LEEDS AL - 350942018JIMMY R AND CHARLOTTE J ISBELL58285 HWY 25, LEEDS AL - 350942017JIMMY R AND CHARLOTTE J ISBELL58285 HWY 25, LEEDS AL - 350942016JIMMY R AND CHARLOTTE J ISBELL58285 HWY 25, LEEDS AL - 35094		SIMS WESLEY					
2019C/O CHAVEZ MARIA58285 HWY 25, LEEDS AL - 350942018JIMMY R AND CHARLOTTE J ISBELL58285 HWY 25, LEEDS AL - 350942017JIMMY R AND CHARLOTTE J ISBELL58285 HWY 25, LEEDS AL - 350942016JIMMY R AND CHARLOTTE J ISBELL58285 HWY 25, LEEDS AL - 35094	2020	C/O AL CANTARA	SYLVIA MALI CARLES				
2018JIMMY R AND CHARLOTTE J ISBELL58/28 HWY 25, LEEDS AL = 350342017JIMMY R AND CHARLOTTE J ISBELL58/285 HWY 25, LEEDS AL = 350942016JIMMY R AND CHARLOTTE J ISBELL58/285 HWY 25, LEEDS AL = 35094	2019	C/O CHAVEZ MAI	AIA				
2017 JIMMY R AND CHARLOTTE J ISBELL 58285 HWY 25, LEEDS AL - 35094		JIMMY R AND CH	ARLOTTE J ISBELL	5	8285 HWY 25, LEEDS	AL - 35094	
	2016	JIMMY R AND CH	ARLOTTE J ISBELL	Ę	8285 HWY 25, LEEDS	AL - 35094 AL - 35094	

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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

[SR: 02/22/2022]

Closing Disclosure

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

Disbursement Date () Settlement Agent File # Property	03/18/2022 * 03/18/2022 Noble Title & Escrow Alabama, LLC 2022030090H 8434 Dunnavant Driv Leeds, AL 35094	Transaction Buyer Seller e	Information Miguel Castillo Madrigal Silvia Mali Carles Al Cantara 8434 Dunnavant Drive Leeds, AL 35094	Loan Information Loan Term 30 years Purpose Purchase Product Loan Type X Conventional FHA VA Loan ID # MIC #
Sale Price	\$21,000	Lender		the design?
Loan Terms				t increase after closing?
Loan Amount		\$0	NO	
Interest Rate		0%	NO	
Monthly Princip See Projected Payme Estimated Total Mont	nts below for your	\$0.00	NO	
· · ·			Does the loan h	ave these features?
Prepayment Pe	enalty		NO	
Balloon Payme	ent		NO	
Projected Pay Payment Calcu			Years	L-30
Principal & Inte	erest			\$0
Mortgage Insu	rance		+	-
Estimated Escr Amount can incr			+	-
Estimated To Monthly Payr				\$0
Estimated Tax & Assessment Amount can increa See page 4 for de	s ase over time	\$0 a month	This estimate inclu Property Taxes Homeowner's In See Escrow Account or property costs separate	surance n page 4 for details. You must pay for other
Costs at Clos	ing			
Closing Costs		\$734.00	Includes \$387.50 in Loan (<i>See page 2 for details.</i>	Costs + \$346.50 in Other Costs.
Cash to Close		\$21,706.16	Includes Closing Costs. Se	e Calculating Cash to close on page 3 for details.

ent Information:	
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	read and an of the base second and a same part of a		r-Paid	Paid by
	At Closing	Before Closing	At Closing	Before Closing	Others
A. Origination Charges	\$0	.00			
01 % of Loan Amount (Points)				1	
02					
03					
04					
05					
06					
07					
08					
B. Services Buyer Did Not Shop For	\$0.	00			
01				1	
02		0.00			
03					
04	1			and the second of	
05	Real Contractor	1000 (11 (and 1)			
06	and a second second second	11 Ave 602			
07					
08					
09		de merinanteres de la facta			
C. Services Buyer Did Shop For	\$337	7.50			
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	and a second sec	
04					
05		· · · · · · · · · · · · · · · · · · ·			
06				· · · · · · · · · · · · · · · · · · ·	
D. TOTAL LOAN COSTS (Buyer-Paid)	\$337	.50			
Loan Costs Subtotals ($A + B + C$)	\$337.50			1	
-/	\$337.50				
Other Costs					
	1				
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. Prepaids	\$0.	00		1	
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.)	\$0.00				
G. Initial Escrow Payment at Closing	\$0.	00			
01 Homeowner's Insurance	\$0.	00			
11 Homeowner's Insurance 12 Mortgage Insurance	\$0.	00			
11 Homeowner's Insurance 22 Mortgage Insurance 23 Property Taxes	\$0.	00	-		
11 Homeowner's Insurance 22 Mortgage Insurance 33 Property Taxes	\$0.	00			
01 Homeowner's Insurance	\$0.	00			
11 Homeowner's Insurance 22 Mortgage Insurance 33 Property Taxes	\$0.	00			
11 Homeowner's Insurance 22 Mortgage Insurance 33 Property Taxes 34 35 36	\$0.	00			
11 Homeowner's Insurance 22 Mortgage Insurance 33 Property Taxes 34 35 36 37	\$0.	00			
11 Homeowner's Insurance 22 Mortgage Insurance 33 Property Taxes 34 35 36 37 38 Aggregate Adjustment					
11 Homeowner's Insurance 22 Mortgage Insurance 33 Property Taxes 34 35 36 37 38 Aggregate Adjustment 4. Other	\$387				
11 Homeowner's Insurance 22 Mortgage Insurance 33 Property Taxes 34 35 36 37 38 Aggregate Adjustment 4. Other 31 Attorney Fees to Rodney Jamael Davis	\$387 \$75.00		\$75.00		
 Homeowner's Insurance Mortgage Insurance Property Taxes Property Taxes Aggregate Adjustment Additional Aggregate Adjustment Attorney Fees to Rodney Jamael Davis Commission - Listing Agent to Four Star Realty LLC 	\$387 \$75.00 \$250.00				
 Homeowner's Insurance Mortgage Insurance Property Taxes Property Taxes Aggregate Adjustment Aggregate Adjustment Attorney Fees to Rodney Jamael Davis Commission - Listing Agent to Four Star Realty LLC Commission - Selling Agent to Four Star Realty LLC 	\$387 \$75.00 \$250.00 \$0.00		\$75.00 \$250.00		
 Homeowner's Insurance Mortgage Insurance Property Taxes Property Taxes Aggregate Adjustment Aggregate Adjustment Attorney Fees to Rodney Jamael Davis Commission - Listing Agent to Four Star Realty LLC Commission - Selling Agent to Four Star Realty LLC Title - Owner's Title Insurance (optional) to Noble Title & Escrow Ala 	\$387 \$75.00 \$250.00				
 Homeowner's Insurance Mortgage Insurance Property Taxes Property Taxes Aggregate Adjustment Aggregate Adjustment Attorney Fees to Rodney Jamael Davis Commission - Listing Agent to Four Star Realty LLC Commission - Selling Agent to Four Star Realty LLC Title - Owner's Title Insurance (optional) to Noble Title & Escrow Ala 	\$387 \$75.00 \$250.00 \$0.00		\$250.00		
 Homeowner's Insurance Mortgage Insurance Property Taxes Property Taxes Aggregate Adjustment Aggregate Adjustment Attorney Fees to Rodney Jamael Davis Commission - Listing Agent to Four Star Realty LLC Commission - Selling Agent to Four Star Realty LLC Title - Owner's Title Insurance (optional) to Noble Title & Escrow Ala 6 	\$387 \$75.00 \$250.00 \$0.00		\$250.00		
 Homeowner's Insurance Mortgage Insurance Property Taxes Property Taxes Aggregate Adjustment Aggregate Adjustment Attorney Fees to Rodney Jamael Davis Commission - Listing Agent to Four Star Realty LLC Commission - Selling Agent to Four Star Realty LLC 	\$387 \$75.00 \$250.00 \$0.00	.50	\$250.00		

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Closing Disclosure

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

Closifig Informatic Date Issued Closing Date Disbursement Date Settlement Agent File # Property Sale Price	03/18/2022 03/18/2022 Noble Title & Escrow Alabama, LLC 2022030090H 8434 Dunnavant Drive Leeds, AL 35094 \$21,000	Buye Selle	r Silbia 8434 Leed	ation a Vista Leeds Lan Mali Carles Al Ca Dunnavant Drive s, AL 35094	antara	Loan Infor Loan Term Purpose Product Loan Type Loan ID # MIC #	
Loan Terms				Can this	amount in	crease aft	er closing?
Loan Amount		\$0		NO			
Interest Rate		0%		NO			
Monthly Princi See Projected Payme Estimated Total Mon	ents below for your	\$0.00		NO			
				Does the	loan have	these fea	tures?
Prepayment Po	enalty			NO			
Balloon Payme	ent			NO			
Projected Pay	yments						
Payment Calcu	lation			١	Years 1-30		
Principal & Inte	erest				\$0		
Mortgage Insur	rance			+	-		
Estimated Escre Amount can incre				+	-		
Estimated To Monthly Payr					\$0		
			7	his actimate	includes		

Estimated Taxes, Insurance & Assessments. Amount can increase over time	\$0 a month	Property Taxes Homeowner's Insurance	In escrow?
See page 4 for details		See Escrow Account on page 4 for details. property costs separately.	You must pay for other

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

Calculating Cash to Close	Use this tabl	e to see wha	t 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	

BUYER'S TRANSACTION		SELLER'S TRANSACTION		
K. Due from Buyer at Closing	\$21,746.50	M. Due to Seller at Closing	\$21,000.0	
01 Sale Price of Property	\$21,000.00	01 Sale Price of Property		
02 Sale Price of Any Personal Property Included in Sal	e	02 Sale Price of Any Personal Property Included in Sale	\$21,000.0	
03 Closing Costs Paid at Closing (J)	\$746.50	03		
04		04		
Adjustments		05		
05		06		
06		07		
07		08		
Adjustments for Items Paid by Seller in Advance		Adjustments for Items Paid by Seller in Advance		
08 City/Town Taxes		09 City/Town Taxes		
09 County Taxes		10 County Taxes		
10 Assessments		11 Assessments		
11		12		
12		13		
13		14		
14		15		
15		15		
L. Paid Already by or on Behalf of Buyer at Closing	\$27.84		Str. Malate in the Art	
01 Deposit	927:04	N. Due from Seller at Closing	\$774.34	
D2 Loan Amount		01 Excess Deposit		
03 Existing Loan(s) Assumed or Taken Subject to		02 Closing Costs Paid at Closing (J)	\$746.50	
)4		03 Existing Loan(s) Assumed or Taken Subject to		
05 Seller Credit		04 Payoff of First Mortgage Loan		
Other Credits		05 Payoff of Second Mortgage Loan		
06		06		
7		07		
Adjustments		08 Seller Credit		
18		09		
9		10		
0		11		
1		12		
djustments for Items Unpaid by Seller		13		
2 City/Town Taxes		Adjustments for Items Unpaid by Seller		
3 County Taxes		14 City/Town Taxes		
4 Assessments	\$27.84	15 County Taxes	\$27.84	
5		16 Assessments	+=- 101	
5		17		
7		18		
ALCULATION		19		

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.

X 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.

x 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. x 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

for failing to make a payment.

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

Escrow

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

x will not have an escrow account because you declined x 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		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.

Calculations

Loan Calcula		
vou make all pa	ents. Total you will have paid after syments of principal, interest, ance, and loan costs, as scheduled.	
Finance Charge cost you.	ge. The dollar amount the loan will	
Amount Finar paying your up	nced. The loan amount available after front finance charge.	
Annual Perce the loan term e integest rate.	entage Rate (APR). Your costs over expressed as a rate. This is not your	
of interest that	t Percentage (TIP). The total amount t you will pay over the loan term as a 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.

 \mathbf{x} 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 Infor	Lender	Mortgage Broker	Real Estate Broker (B) Four Star Realty LLC	Real Estate Broker (S) Four Star Realty LLC	Settlement Agent 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					Rodney Davis
Contact					Rouney Davis
Contact NMLS I	D				
Contact AL License ID					
Email					nobletitleandescrowa abama@ gmail.com
Phone					205-575-3933



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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.

5 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.

day of Marh , A.D. 20 22 Given under my hand this Notary Public REBA ANITA HEARD Notary Public

Alabama State at Large Printed Name: My Commission Expires Nov 1, 2023 My Commission Expires:

Grantor's Address: Grantee's Address: 8434 Dunnavant Drive, Leeds, AL 35094 Property Address: 8434 Dunnavant Drive, Leeds, AL 35094

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	NSPECTION SERVICES- ZONING DIVISION
1040 PARK DRIVE, LE	EDS, AL 35094 P.205.699.2585 F. 205.699.6558
TNSFECTIONS@	LEEDSALABAMA.GOV * leedsalabama.gov
Part 1. Application	
Name of Applicant: Berce Viske Lects	Landscaping Miguel Castillo
Mailing Address:	
Base Clarkin Dr 1	eads A(35094
Telephone:	E-mail:
256 794 3086	bienautsta. 2020 @ Jahar Con
Signature:	
Part 2. Parcel Data	al na ha na ma na ma na mana a manana a su ta ta maraka na maraka na maraka na bana pana atapan a na maraka ma An
Owner of Record: Buerke	Jiste Leeds Landscaping
Owner Mailing Address:	is a view an insulping
QUIZY N	unnavent Rd Leads AL 35094
Site Address:	JIIII (2001 1 1 2007 1
x -	
Tax Parcel ID #	Existing Zoning: Existing Land Use:
25 00 28 1 001 018,00	Ra Empty Lot
Section of Ordinance for which	variance is request:
Nature of Variance with Refere	nce to Applicable Zoning Provision:
	quired enclosures with this application)
Part 4 Enclosures (Check all re	QUITED ENCLOSANCES AND A
Written Justification for a	Variance
Lin Man	
	ed or highlighted
O plot Plan with the seconded	in the Judge of Probate Office

Q-1- Class Stamps equal to-number of surrounding parcels Copy of Deed as reco

O 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.

OR OFFICE USE ONLY	Date Received:
plication Number:	8/23/22
and the second se	Scheduled Public Hearing Date:
eceived by:	NEW YES SHALL DEM

and the second second second

michaelann Courington





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

31

- 32 will Lay gravel to be able to park trucks, trailers & equitment ---If possible to get a Permit to build a fence to protect property

Buena Vista Leeds Landscaping LLL

Miguel Castillo \$/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 AI 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 Dorrough 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 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.

a Carlis 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 13thday of March . A.D. 20 22 1-R. AC

Notary Public REBA ANITA HEARD Notary Public Alabama State at Large Printed Name: My Commission Expires Nov 1, 2023 My Commission Expires:

Grantor's Address:

Grantee's Address: 8434 Dunnavant Drive, Leeds, AL 35094 Property Address: 8434 Dunnavant Drive, Leeds, AL 35094

...

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

Carlis Alcantara Silbia Mali Carles Al Cantara

STATE OF ALABAMA

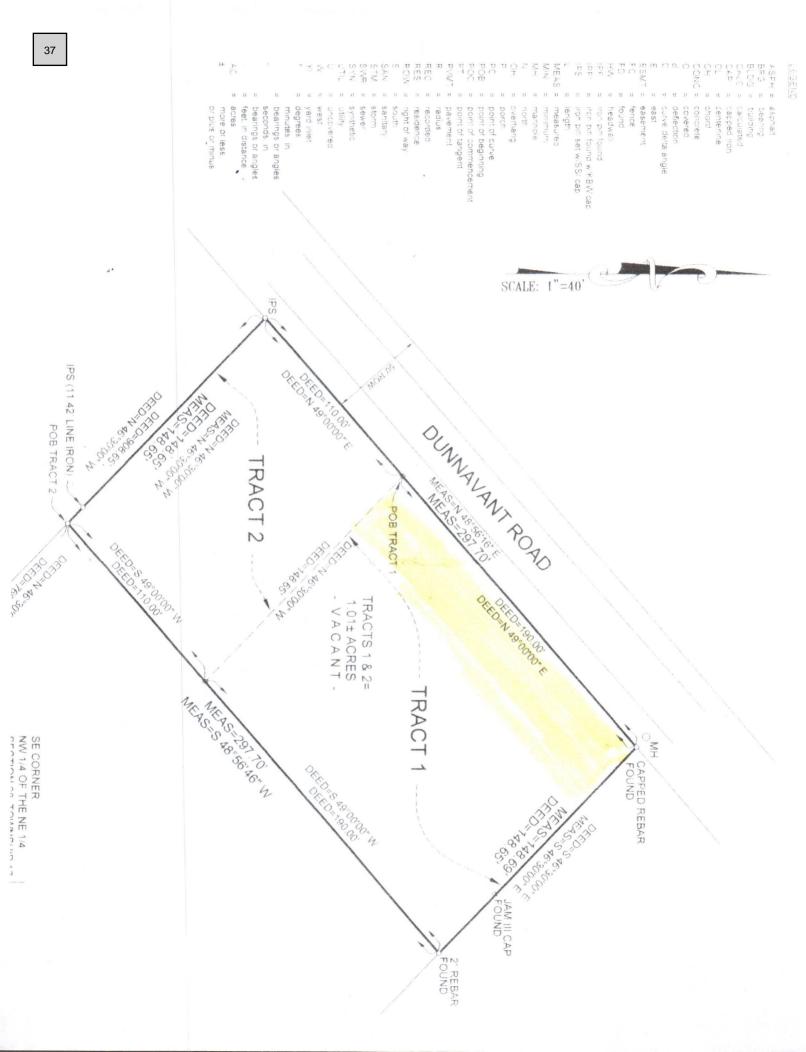
COUNTY OF SHELBY

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. 20 22 Notary Public REBA ANITA HEARD Notary Public Alabama State at Large Printed Name: My Commission Expires Nov 1, 2023 My Commission Expires:

Grantor's Address:

Grantee's Address: 8434 Dunnavant Drive, Leeds, AL 35094 Property Address: 8434 Dunnavant Drive, Leeds, AL 35094



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

TRACT

QUARTER OF THE NORTHEAST QUARTER OF SECTION 28 TOWNSHIP 17 SOUTH. RANGE 1 EAST CITY OF LEEDS, JEFFERSON COUNTY MINUTES 00 SECONDS WEST 148.65 FEET TO THE POINT OF BEGINNING BEING A PART OF THE SAID LOT 2. LOCATED IN THE NORTHWEST A FOUND 1/2 INCH REBAR: THENCE SOUTH 49 DEGREES 00 MINUTES 00 SECONDS WEST 190 00 FEET. THENCE NORTH 46 DEGREES 30 HEREIN DESCRIBED. THENCE CONTINUE ALONG SAID ROAD NORTH 49 DEGREES 00 MINUTES 00 SECONDS EAST 190.00 FEET TO THE NORTH NORTH 49 DEGREES 00 MINUTES 00 SECONDS EAST ALONG SAID ROAD BOUNDARY 110 00 FEET TO THE POINT OF BEGINNING OF PROPERTY SECONDS WEST ALONG SAID LOT 2 908 65 FEET TO THE SOUTHEASTERLY BOUNDARY OF DUNNAVANT-LEEDS ROAD (AL HWY 25) THENCE OFFICE OF THE JUDGE OF PROBATE OF JEFFERSON COUNTY IN MAP BOOK 24, PAGE 44, THENCE NORTH 46 DEGREES 30 MINUTES 00 SOUTHERLY CORNER OF LOT 2 OF THE MARTHA E. AND WILLIAM F. DOROUGH HOMESTEAD ACCORDING TO THE SURVEY RECORDED IN THE RANGE 1 EAST AND RUN NORTH 2 DEGREES 30 MINUTES 00 SECONDS WEST ALONG THE QUARTER-QUARTER LINE 355.0 FEET TO THE ALABAMA 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 COMMENCE AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST 1/4 OF SECTION 28, TOWNSHIP 17 SOUTH

TRACT 2

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 148.85 FEET. THENCE SOUTH 49 DEGREES 00 MINUTES 00 SECONDS WEST 110.00 FEET TO THE POINT OF BEGINNING BEING A PART OF THE 00 MINUTES 00 SECONDS EAST ALONG SAID ROAD BOUNDARY 110:00 FEET; THENCE SOUTH 46 DEGREES 30 MINUTES 00 SECONDS EAST SECONDS WEST 148.65 FEET TO THE SOUTHEASTERLY BOUNDARY OF DUNNAVANT-LEEDS ROAD (AL HWY 25); THENCE NORTH 49 DEGREES SECONDS WEST ALONG SAID LOT 2, 760:00 FEET TO THE POINT OF BEGINNING, THENCE CONTINUE NORTH 48 DEGREES 30 MINUTES 00 OFFICE OF THE JUDGE OF PROBATE OF JEFFERSON COUNTY IN MAP BOOK 24, PAGE 44, THENCE NORTH 46 DEGREES 30 MINUTES 00 SOUTHERLY CORNER OF LOT 2 OF THE MARTHA E. AND WILLIAM F. DOROUGH HOMESTEAD ACCORDING TO THE SURVEY RECORDED IN THE SOUTH RANGE 1 EAST AND RUN NORTH 2 DEGREES 30 MINUTES 00 SECONDS WEST ALONG THE QUARTER-QUARTER LINE 355 0 FEET TO THE COMMENCE AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 28, TOWNSHIP 17

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

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

WCADISUBDIVISION/JEFFERSON COUNTY/DORO/JGH HOMESTEAD/LOT2 NW150 DOROJGH HOMESTEAD

6102

Date of Signature

Carl Daniel Moore, Reg. r----S #12159

Leven

Vanue

PRO PRO

ROFESSIONA 12160

THINGS IS REAL REAL REAL

AND

Purchaser: Martinez Order No. 171280 Type of Survey. Boundary d *

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GAYNELL HENDRICKS JEFFERSON COUNTY TAX ASSESSOR BLVD N BIRMINGHAM AL 35203

ROOM 170 Tel: (205) 325-5341

Printed On: 3/31/2022

ASSESSMENT RECORD - 2022

This document does not imply ownership

AUG.						
	, , , , , , , , , , , , , , , , , , ,		1	LAND VALUE 10%		\$0 \$10,100
PARCEL: CORPORATION:	25 00 28 1 001 018.000			LAND VALUE 20% CU VALUE	[DEACTIVATED]	\$0
OWNER:	CANTARA SYLVIA MALI CARLES AL			LV 10% WITH CU	[DEACTIVATED]	\$0
ADDRESS:	300 FOREST WAY LEEDS, AL 35094					
EXEMPT CODE: []		MUN CODE: 15 LEEDS EXM OVERRIDE AMT:	\$0	TOTAL MARKET VAL	UE:	\$10,100
OVER 65 CODE: PROP. CLASS: 2 [R]	DISABILITY CODE: SCHOOL DIST:	HS YEAR: 0		Assesment Overrid	e:	
OVR ASD VALUE:		CLMNT:		MARKET VALUE:		
CLASS USE	TAX SALE:	ASSMT. FEE:		CU VALUE:		
FOREST ACRES: 0 LAND USE CODE: 0	TIF DIST:	PVT CODE: BOE VALUE:		PENALTY: ASSESSED VALUE:		
PREV. YEAR VALUE: PARENT PARCEL:	\$10,100					
REMARKS:	2020 STATE R2/22/22 P20- 2 1:34:48 PM LETTERS					
DEMOLITION FEE FII Property Address: 843	REFEE SWMAFEE WEED	FEE				
Contiguous Parcels:			CURR A	SSMT: [NONE] MTG C	001	NT NO : 354223
ASSESSMENT/TAX				Sort Code : 354223	TAX EXEMPTION	TOTAL TAX
STATE	CLASS MUNCOL 2 15	\$2	2,020 \$13	3.13 \$0	\$0.00 \$0.00	\$13.13 \$27.27
COUNTY	·2 15 2 15		-, 0 - 0	5.56 \$0	\$0.00 \$0.00	\$16.56 \$0.00
SCHOOL DIST SCHOOL	2 15		-,01-0).00 \$0 3.58 \$0	\$0.00	\$18.58
CITY FOREST	2 15 2 15		\$0 \$0	0.00 \$0 0.30 \$0	\$0.00 \$0.00	\$0.00 \$10.30
SPC SCHOOL1 SPC SCHOOL2	2 15 2 15		-10110	3.94 \$0	\$0.00	\$33.94
γ , where the barrier γ -sector γ -the sector γ -the sector γ - γ -the sector γ -		TAXABLE VALUE: \$10,1	00.00			6 4 4 0 7 0
ASSD. VALUE: \$2,02 EXMT. TAX: \$0.00	TOTAL MILL		\$11	9.78 SALES INFOR	ESTIMATED TOTAL:	\$119.78
	INSTRUMENTS DATE	SALE DATE	SALE PRICE	SALE TYPE RATIO	DABLE	E:067553
INST NUMBER 2020067553	6/29/2020 6/7/2019	6/29/2020 6/7/2019	\$10,000 \$10,000	Land NO D Land NO D	-2 BOOK:2019 PAG	E:056699
2019056699 200211-2639 *	04/05/2002	4/1/2002	\$10	Land NO F	- 2 BOOK:200211 P	AGE:002033
<u>2948-399</u> * 200211-2639 *	06/08/1986 1/1/1900					
			ESCRIPTION			
MAP NUMBER: 25 00 SUB DIVISON1: DOF SUB DIVISON2:	28 1 001 CODE1: 0 CODE2 OUGH MARTHA & WILLIAM	2: 0		MAP BOOK: 24 PA MAP BOOK: 0 PAC	GE: 44 GE: 0	
PRIMARY LOT: 2	PRIMARY BLOCK:					
PRIMART LOT. 2						
		RANGE1 01E				
SECTION1 28 SECTION2 0	TOWNSHIP1 17S TOWNSHIP2 0	RANGE2 0				
SECTION3 0 SECTION4 0	TOWNSHIP3 0 TOWNSHIP4 0	RANGE3 0 RANGE4 0				
LOT DIM1 0.00	LOT DIM2 0.00	ACRES 0.000		SQ FT 0.000		
METES AND BOUND	DS:	THE NW 150 FT O 300 X 150	FLOT 2 DOR	OUGH HOMESTEAD F	PB 24 PG 44	
REMARKS:		TAX	X SALE	CHAVEZ MARIA TO S	MS WESLEY DOC #13-/	40
3/31/2022 SOLD 2 3/31/2022 SOLD 2		D 5/25/2021 FOR 2020 TA D 6/5/2013 FOR 2012 TAX	(ES FROM: M	ETRO BANK TO. STA	TE OF ALABAMA DOC #	15-15
Tax Year	Entity Name.		M 3(ailing Address	DS AL - 35094	
2022 2021	SIMS WESLEY	MALI CARLES AL	50	00 KAREY DR, BIRMIN	IGHAM AL - 35215	
2020	CHAVEZ MARIA	SYLVIA MALI CARLES	3	00 FOREST WAY, LEE	DS AL - 35094	
2019	JIMMY R AND CH	ARLOTTE J ISBELL		25 SPRUCE STREET,		
2019	C/O CHAVEZ MAI JIMMY R AND CH	ARLOTTE J ISBELL	5	8285 HWY 25, LEEDS 8285 HWY 25, LEEDS	AL - 35094	
2017	JIMMY R AND CH	ARLOTTE J ISBELL ARLOTTE J ISBELL	5	8285 HWY 25, LEEDS	AL - 35094	
2016	JIMMY R AND CH	ARLOTTE J ISBELL	5	8285 HWY 25, LEEDS	AL - 35094	

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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

[SR: 02/22/2022]

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	Transaction Buyer	Information Miguel Castillo Madrigal	Loan Information Loan Term 30 years Purpose Purchase Product
Settlement AgentNoble Title & Escrow Alabama, LLCFile #2022030090HProperty8434 Dunnavant Driv Leeds, AL 35094	Seller re	Silvia Mali Carles Al Cantara 8434 Dunnavant Drive Leeds, AL 35094	Loan Type X Conventional FHA VA Loan ID #
Sale Price \$21,000	Lender		MIC #
Loan Terms		Can this amoun	t increase after closing?
Loan Amount	\$0	NO	
Interest Rate	0%	NO	
Monthiy Principal & Interest See Projected Payments below for your Estimated Total Monthly Payment	\$0.00	NO	
· · · ·		Does the loan h	nave these features?
Prepayment Penalty		NO	
Balloon Payment		NO	
Projected Payments			
Payment Calculation		Years 1	1-30
Principal & Interest			\$0
Mortgage Insurance		+	-
Estimated Escrow Amount can increase over time		+	-
Estimated Total Monthly Payment			\$0
Estimated Taxes, Insurance & Assessments Amount can increase over time See page 4 for details	\$0 a month	This estimate inclu Property Taxes Homeowner's In See Escrow Account of property costs separate	isurance n page 4 for details. You must pay for other
Costs at Closing			
Closing Costs	\$734.00	Includes \$387.50 in Loan (See page 2 for details.	Costs + \$346.50 in Other Costs.
Cash to Close	\$21,706.16		e Calculating Cash to close on page 3 for details.

ent 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
	At Closing	Before Closing	At Closing	Before Closing	Others
A. Origination Charges	\$0	.00		. I	
01 % of Loan Amount (Points)				1	
02					
03					
04					
05					
06					
07					
08					
B. Services Buyer Did Not Shop For	¢n	.00			
01	40	.00			
02					
03					
04					
		1000 (1) (1000 (1)			
05		• III • ••• box			
06					
07					
08					
09					
10				1	
C. Services Buyer Did Shop For	\$33	7.50		-1	
01 Title - Closing Fee to Noble Title & Escrow Alabama, LLC	\$162.50		\$162.50		
02 Title - Search Fee to Extreme Abstract Incorporated	\$112.50	and the second sec			
03 Title - Title Commitment Fee to Fidelity National Title Insurance Comp	e en la companya de la compa	and the second s	\$112.50	and a second sec	
04	\$62.50		\$62.50)	
05	-				
06 D. TOTAL LOAN COSTS (Buyer-Paid)					
	\$33	7.50			
Loan Costs Subtotals (A + B + C)	\$337.50				
E. Taxes and Other Government Fees D1 Recording Fees D2 State Transfer Tax to Jefferson County Judge of Probate	\$11.00		\$11.00		
03	\$10.50		\$10.50		
F. Prepaids	\$0	00		1	
11 Homeowner's Insurance Premium (12 mo.)					
02 Mortgage Insurance Premium (mo.)					
	+0.00	in the second			
	\$0.00				
04 Property Taxes (mo.)					
G. Initial Escrow Payment at Closing	\$0.	00			
11 Homeowner's Insurance					
02 Mortgage Insurance					
03 Property Taxes					
)4				5 m	
)5					
06					
17					
8 Aggregate Adjustment					
I. Other		1 50			
	\$387	.50			
1 Attorney Fees to Rodney Jamael Davis	\$75.00		\$75.00		
2 Commission - Listing Agent to Four Star Realty LLC	\$250.00				
3 Commission - Selling Agent to Four Star Realty LLC	\$0.00		\$250.00		
4 Title - Owner's Title Insurance (optional) to Noble Title & Escrow Ala	\$62.50		\$62.50		
)5			402.00		
6					
. TOTAL OTHER COSTS (Buyer-Paid)	\$409	0.00			
Other Costs Subtotals ($E + F + G + H$)	\$409.00				
1 - · · · · · · · · · · · · · · · · · ·	D05.00				

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Closing Disclosure

See page 4 for details

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

Closing Informatic Date Issued Closing Date Disbursement Date Settlement Agent File # Property	03/18/2022	Buyer v Seller	ion Information Buena Vista Leeds Landscaping LLC Silbia Mali Carles Al Cantara 8434 Dunnavant Drive Leeds, AL 35094	Loan Information Loan Term 30 years Purpose Purchase Product Loan Type X Conventional FHA VA Loan ID #
Sale Price	\$21,000	Lender		MIC #
Loan Terms			Can this amount in	crease after closing?
Loan Amount		\$0	NO	
Interest Rate		0%	NO	
Monthly Princip See Projected Payme Estimated Total Mon	ents below for your	\$0.00	NO	
			Does the loan have	these features?
Prepayment Pe	enalty		NO	
Balloon Payme	ent		NO	
Projected Pay	yments			
Payment Calcu	llation		Years 1-30	
Principal & Inte	erest		\$0	
Mortgage Insur	rance		+ -	
Estimated Escre Amount can incre			+ -	
Estimated To Monthly Payn			\$0	
Estimated Taxo & Assessments Amount can increa	5.	\$0 a month	This estimate includes Property Taxes Homeowner's Insuration	

See Escrow Account on page 4 for details. You must pay for other property costs separately.

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

Calculating Cash to Close	Use this tabl	e to see wha	t 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	

BUYER'S TRANSACTION		SELLER'S TRANSACTION		
K. Due from Buyer at Closing	\$21,746.50	M. Due to Seller at Closing	\$21,000.0	
01 Sale Price of Property	\$21,000.00	01 Sale Price of Property		
02 Sale Price of Any Personal Property Included in Sale	and the second second	02 Sale Price of Any Personal Property Included in Sale	\$21,000.0	
03 Closing Costs Paid at Closing (J)	\$746.50	03		
04		04		
Adjustments		05		
05		06		
06		07		
07		08		
Adjustments for Items Paid by Seller in Advance				
08 City/Town Taxes		Adjustments for Items Paid by Seller in Advance		
09 County Taxes		09 City/Town Taxes		
10 Assessments		10 County Taxes		
11		11 Assessments		
12		12		
13		13		
14		14		
15		15		
L. Paid Already by or on Behalf of Buyer at Closing	677.04	16		
D1 Deposit	\$27.84	N. Due from Seller at Closing	\$774.34	
D2 Loan Amount		01 Excess Deposit		
3 Existing Loan(s) Assumed or Taken Subject to		02 Closing Costs Paid at Closing (J)	\$746.50	
)4		03 Existing Loan(s) Assumed or Taken Subject to		
05 Seller Credit		04 Payoff of First Mortgage Loan		
Other Credits		05 Payoff of Second Mortgage Loan		
06		06		
17		07		
djustments		08 Seller Credit		
8		09		
9		10		
0		11		
1		12		
		13		
djustments for Items Unpaid by Seller		Adjustments for Items Unpaid by Seller		
2 City/Town Taxes		14 City/Town Taxes		
3 County Taxes	\$27.84	15 County Taxes	\$27.84	
4 Assessments		16 Assessments	<i>φ∠</i> /.04	
5		17		
5		18		
7 ALCULATION		19		

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.

X 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.

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

x will not have an escrow account because you declined x 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		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 Calculatio		
you make all paym	ts. Total you will have paid after ents of principal, interest, e, and loan costs, as scheduled.	
Finance Charge. cost you.	The dollar amount the loan will	
Amount Finance paying your upfror	d. The loan amount available after at finance charge.	
Annual Percenta the loan term expr integest rate.	ige Rate (APR). Your costs over ressed as a rate. This is not your	
Total Interest P of interest that yo	ercentage (TIP). The total amount u 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.

 \mathbf{x} state law does not protect you from liability for the unpaid balance.

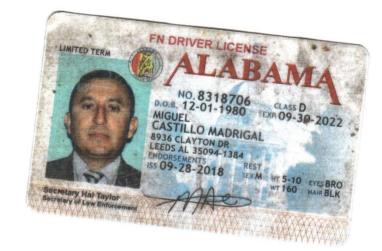
Refinance

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 Infor	Lender	Mortgage Broker	Real Estate Broker (B) Four Star Realty LLC	Real Estate Broker (S) Four Star Realty LLC	Settlement Agent 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					Rodney Davis
Contact					Rouney Davis
Contact NMLS I	D				
Contact AL License ID					
Email					nobletitleandescrowa abama@ gmail.com
Phone					205-575-3933



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