



Any Purchaser Property Report

File Number: S11-0974

Present Owner: Todd B. Brown and Valerie L. Brown

Address
(as shown on tax map): 417 Dexter Avenue
Mountain Brook, Alabama 35213

Legal Description: See attached deed Instrument #200513/3986

County: Jefferson

Taxes: See Attached

1st Mortgage: NBank, N.A., by its nominee Mortgage Electronic Registration Systems, Inc.;
\$480,000.00; Filed 9/29/2005 in Instrument #200513/3987

2nd Mortgage: None

3rd Mortgage: None

Liens against Present Owner: We find of record bankruptcies with similar names to the vested owners.

Other: None

This Property Report is based on a limited review of the public records and is being provided to the listing agent as a courtesy, with the hope and expectation that once a purchaser is identified, a commitment for insurance will be ordered. If this report is not sufficient, or if you need an actual commitment for title insurance, please call customer service (205) 328-8020.

Note: This is not a full search of the property and is not a commitment for insurance. No warranties are being provided and recipient waives any claim they may have related to their Property Report. A commitment for title insurance may include additional requirements and/or exceptions.

This report is a courtesy of Jefferson Title Customer Service.

Effective Date: April 8, 2011

13952
Return To:

NBANK, N.A. Jennifer DeLatta

3835 North I-10 Service Rd.
Metairie, Louisiana 70002

2 0 0 5 1 3 / 3 9 8 7

[Space Above This Line For Recording Data]

MORTGAGE

LOAN NO.: 73335

MIN 100059012560362231
MERS Phone: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **AUGUST 22, 2005** together with all Riders to this document.

(B) "Borrower" is

TODD B. BROWN AND VALERIE L. BROWN, HUSBAND AND WIFE AS JOINT TENANTS

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably mortgages, grants and conveys to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the

COUNTY of JEFFERSON :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Lot 2, Block 21, according to the Survey of Crestline Heights, as recorded in Map Book 7, Page 16, in the Probate Office of Jefferson County, Alabama.

This is a purchase money mortgage, the proceeds of which have been used to purchase the property herein described.

Parcel ID Number: 23-33-4-018-001.000 which currently has the address of
417 DEXTER AVENUE [Street]
BIRMINGHAM [City] , Alabama 35213 [Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this



STATE OF ALABAMA Alabama, Jefferson County ss:

On this 22nd day of August, 2005, I, the undersigned

a Notary Public in and for said county and in said state, hereby certify that TODD B. BROWN AND VALERIE L. BROWN

whose name(s) is/are signed to the foregoing conveyance, and who is/are known to me, acknowledged before me that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily and as his/her/their act on the day the same bears date.

Given under my hand and seal of office this 22nd day of August, 2005

My Commission Expires: 6/22/09

Handwritten signature of Jeffrey Adam Morris above a horizontal line, with the text 'Notary Public Jeffrey Adam Morris' printed below it.

Prepared By:

KIMBERLY HANSON, LOAN CLOSER
3835 N I-10 SERVICE ROAD
METAIRIE, LA 70002
(504)457-3887

State of Alabama - Jefferson County
I certify this instrument filed on:
2005 SEP 29 10:58:05:03AM
Recorded and \$ 720.00 Mtg. Tax
and \$ 39.50 Deed Tax and Fee Amt.
Total \$ 759.50
MARK GAINES, Judge of Probate
Barcode
200513/3987

Handwritten mark resembling the number 73.

Handwritten initials 'WB' and a large circular scribble.

127100
Send tax notice to:
Todd B. Brown
417 Dexter Avenue
Birmingham, AL 35213

This instrument prepared by:
Stewart & Associates, P.C.
3595 Grandview Pkwy, #345
Birmingham, Alabama 35243

STATE OF ALABAMA
COUNTY JEFFERSON

2 0 0 5 1 3 / 3 9 8 6

9/05
120,000.00
M & Val

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of Six Hundred Thousand and 00/100 Dollars (\$600,000.00) in hand paid to the undersigned James T. Ross and wife Kristen M. Ross (hereinafter referred to as Grantors") by Todd B. Brown and wife Valerie L. Brown (hereinafter referred to as Grantees"), the receipt and sufficiency of which are hereby acknowledged, Grantors do, by these presents, grant, bargain, sell, and convey unto Grantees, as joint tenants with right of survivorship, the following described real estate situated in Jefferson County, Alabama, to-wit:

Lot 2, Block 21, according to the Survey of Crestline Heights, as recorded in Map Book 7, Page 16, in the Probate Office of Jefferson County, Alabama.

SUBJECT TO:

ADVALOREM TAXES DUE OCTOBER 01, 2005 AND THEREAFTER.
BUILDING AND SETBACK LINES, RESTRICTIONS, COVENANTS AND CONDITIONS OF RECORD.


\$480,000.00 and \$90,000.00 OF THE CONSIDERATION AS WAS PAID FROM THE PROCEEDS OF A MORTGAGE LOAN.

TO HAVE AND TO HOLD to Grantees, as joint tenants, with right of survivorship, their heirs, executors, administrators and assigns forever.

The Grantors do for themselves, their heirs and assigns, covenant with Grantees, their heirs, executors, administrators and assigns, that they are is lawfully seized in fee simple of said premises; that they are free from all encumbrances except as noted above; that they have a good right to sell and convey the same as aforesaid; and that they will, and their heirs, executors, administrators shall warrant and defend the same to the said grantee, their heirs and assigns forever against the lawful claims of all persons.

IN WITNESS WHEREOF, Grantor(s) James T. Ross and Kristen M. Ross hereunto set their signature(s) and seal(s) on August 22, 2005.


James T. Ross

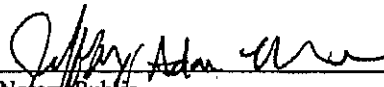

Kristen M. Ross

STATE OF ALABAMA
COUNTY OF JEFFERSON

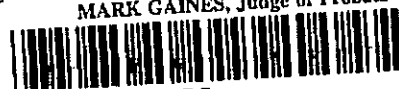
I, the undersigned, a Notary Public in and for said County, in said State, hereby certify that James T. Ross and Kristen M. Ross, whose name(s) is/are signed to the foregoing instrument, and who is/are known to me, acknowledged before me on this day, that, being informed of the contents of the said instrument, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this the 22nd day of August, 2005.

(NOTARIAL SEAL)


Notary Public
Print Name Jeffrey Adam Morris
Commission Expires: 06/22/09

State of Alabama - Jefferson County
I certify this instrument filed on:
2005 SEP 29 10:57:19:98AM
Recorded and \$
and \$ 120.00 Mtg. Tax
\$ 7.00 Deed Tax and Fee Amt.
Total \$ 127.00
MARK GAINES, Judge of Probate


200513/3986

Courthouse Retrieval System - Jefferson County, AL

Report on Parcel :23-33-4-018-001.001 00 Generated :4/14/2011

General Information

BROWN TODD B
VALERIE L
417 DEXTER AVE
MOUNTAIN BRK, AL
35213-3003

Parcel ID:	23-33-4-018-001.001 00	Special Int:		Land C
Alt-Parcel ID:	233340181.00100	Map Sort::		Map:
Subdivision		Plat Book:		Acct No:
Property Address:	AL 35000	Subdv Block:		Page:
Telephone:	()-	Parcel:	0	Lot:
		SSD1:	000	District:
		Ward:	17	SSD2:

Tax Year:	2010
Land Value:	400000
Improvement Value:	210500
Total Value:	610500
Assessed Value:	122100
City Tax:	4481.07
County Tax:	7606.83
Total Tax:	120.88
Last Sale Date:	8/22/2005
Last Sale Amount:	600000
Book/Page:	200513/ 3986
Document No:	
Exemption Amount:	0
Exemption Reason:	

Dimensions:	50 X 150
Acreage:	
Square Feet:	2778
Geo Code:	-86.7517583567806 : 33.5057212288098
Census Tract:	
Census Block:	
Gas Source:	
Electric Source:	
Water Source:	
Sewer Source:	

Description:	LOT 2 BLK 21 CRESTLINE HEIGHTS PB 7 PG 16 TAX DISTRICT: MOUNTAIN BROOK
Property Type:	RESIDENTIAL
Land Use:	111 HOUSEHOLD UNITS
Improvement Type:	1 -SINGLE RESIDENCE
Zoning Code:	RC RC
Owner Type:	
Road Type:	PRIVATE/NONE
Topography:	
District Trend:	

Land Data For Parcel			
Land Type	Land Size	Land Amount	Land Use
	50X50X150	400000	111

Building Information

Building Number: 1

Improvement Type:	1-SINGLE RESIDENCE
Condition:	

Bedrooms:	4
Full Bathrooms:	3

Occupancy:	
Last Appraisal Date:	
Year Built:	1948
Effective Year:	2001
Building Data Source:	
Structural Framing:	
Foundation:	CONCRETE
Floor System:	
Exterior Wall:	WOOD
Common Wall:	
Roof Framing:	GABLE AND HIP
Roof Cover Deck:	COMPOSITION SHINGLE
Cabinet Mill Work:	
Floor Finish:	HARDWOOD/PARQUE
Interior Finish:	DRYWALL
Heat & Air:	
Air Conditioning:	
Bathroom Tile:	
Building Quality:	
Building Shape:	

Half Bathrooms:	1
Total Rooms:	7
Stories:	2
Dwelling Units:	
Partitions:	
Plumbing Fixtures:	
Fireplace?	N

Dimensions	
Total Area	2778
Base Area	1812
WOOD DECK	256
OPEN PORCH FINISHED	144
UPPER STORY	966

Extra Features

Description	Size	Year Built	Condition
GARAGE	000288		

Sales & Deed History

Sales Data

Date:	8/22/2005	Amount:	600000	Instrument:	-na-
Owner:	BROWN TODD B			Quality:	
Book:	200513	Page:	3986		
Document No:					
Date:	4/1/2005	Amount:	550000	Instrument:	-na-
Owner:				Quality:	
Book:		Page:			
Document No:					
Date:	6/1/2004	Amount:	409770	Instrument:	-na-
Owner:				Quality:	
Book:	200408	Page:	375		

Deed Data

No Deed Data Available for Parcel...

Document No: **Trust Deed Information**

Lender Name:	NBANK NATIONAL ASSOCIATION	Loan Amount:	480000
Property Address:	417 DEXTER AVE / BIRMINGHAM 35213-3003	Date:	8/22/2005
Borrower:	BROWN TODD R BROWN VALERIE L	Fixed/Initial Interest Rate:	-na-
Mailing Address:	417 DEXTER AVE / BIRMINGHAM, AL 35213	Trust Book:	200513
Seller:	ROSS JAMES T	Trust Page:	3987
Sale Amount:	600000	Trust Doc No:	
Warranty Book:	200513	Date Recorded:	9/29/2005
Page:	3986	Rate Type:	
Warranty Doc No:		Maturity Year:	2035
		Term:	30 years
		Loan Type:	CONVENTIONAL

Information Deemed Reliable, but Not Guaranteed
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Jefferson County
Alabama
Tax Collector

J. T. Smallwood - Tax Collector



The Tax Information Shown is for Tax Year 2010

2011 taxes are not payable until October 1, 2011

Home
Pay Current Taxes
Tax Due Inquiry
Finalized Protests
Insolvent
Redemptions
Tax Sales
Payment History
Forms/Applications
F. A. Q.'s

Parcel ID	23-33-4-18-1.001-RR-00	Mailing Address	
Date	04/14/2011	417 DEXTER AVE	
Unit	17-1109-A	MOUNTAIN BRK AL 352133003	
Bill #	109923	Owner #1	
Class	2	BROWN TODD B & VALERIE L	

Municipal Tax	\$4,481.07
Improvement Value	\$210,500
Land Value	\$400,000
Total Market Value	\$610,500
Assessed Value	\$122,100

Last Payment	\$12,102.90
Last Payment Date	12/03/2010
Paid By	BAC TAX SERVICES CORPORATION

	Assessed	Balance Due
State, County & School Tax	\$7,606.83	\$0.00
Less H/E	\$0.00	\$0.00
Municipal Tax	\$4,481.07	\$0.00
Less H/E	\$0.00	\$0.00
Total Net Tax	\$12,087.90	\$0.00
Assessor Fee	\$0.00	\$0.00
Forest/Liens	\$0.00	\$0.00
Storm Water	\$15.00	\$0.00
Fire Due's	\$0.00	\$0.00
Collector Fee	\$0.00	\$0.00
Citation Fee	\$0.00	\$0.00
Advertising Fee	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Total Tax Due	\$12,102.90	\$0.00
Total Due		\$0

[View Tax history](#)

[Reenter Info](#)

Jefferson County,
Alabama
Tax Collector

J.T. Smallwood - Tax Collector



- Home
- Pay Current Taxes
- Tax Due Inquiry
- Finalized Protests
- Insolvent
- Redemptions
- Tax Sales
- Payment History
- Forms/Applications
- F. A. Q.'s

Parcel ID 23-33-4-18-1.001-RR-00 Site Address

Sale Date 00/00/00

Deed Date 00/00/00 Owner #1

Redeemed 00/00/00 BROWN TODD B & VALERIE L

Date Owner #2

District 017

Millage Rate \$0.099

Legal LOT 2 BLK 21 CRESTLINE HEIGHTS

1

Legal 2 PB 7 PG 16

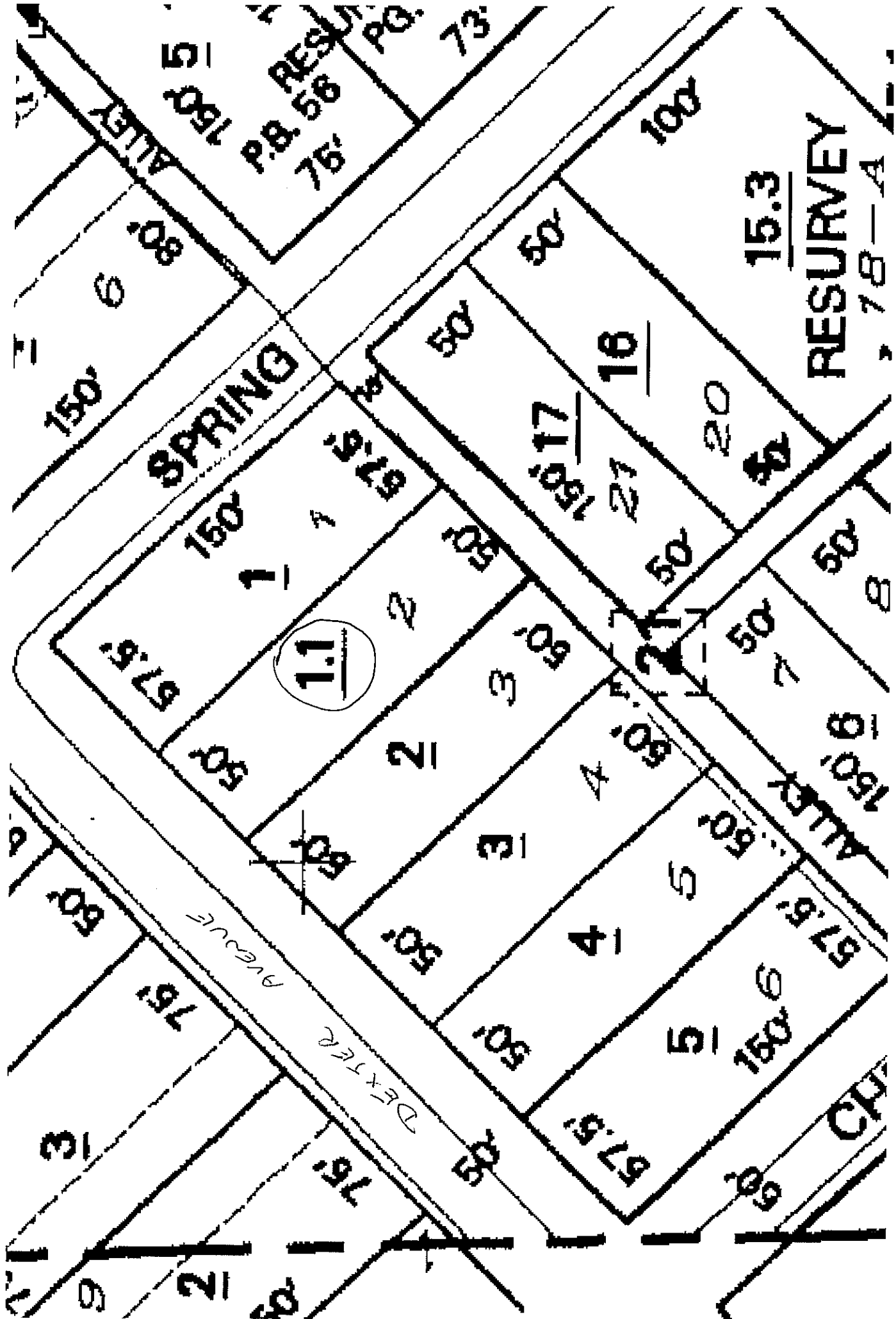
Legal 3

Legal 4

Year	Total Market Value	Assessed Value	Revised Tax Amt.	Revised Fees	Tax Amount	Date Paid
2009	\$610,500	\$61,050	\$0.00	\$0.00	\$5995.98	12/05/2009
2008	\$646,500	\$64,650	\$6078.09	\$0.00	\$6083.09	02/25/2009
2007	\$570,200	\$57,020	\$0.00	\$0.00	\$5596.97	11/23/2007
2006	\$649,500	\$129,900	\$6377.08	\$0.00	\$6382.08	12/29/2006
2005	\$572,200	\$57,220	\$0.00	\$0.00	\$5616.77	12/21/2005

[Back to Current Year](#)

[Print](#)



1.1

SPRING

RESURVEY

DEKTER AVENUE

ALLEY

15.3

78-A