



OWNERSHIP & ENCUMBRANCE REPORT

Product Type: O&E Report

Client File Number: 221760

Loan Number: 221760

Property Address: 240 Pimento Drive, Woodbury, GA 30293

County: Meriwether

Parcel ID: W089 051

Effective Date: January 5, 2015

Current Vested Owner: Renita Loveless

TRANSFER/CONVEYANCE INFORMATION:

Document Type: Warranty Deed

Instrument No: 000142

Book/Page: Book 544, Page 239

Grantor: Henry L. Clark

Grantee: Renita Loveless

Execution Date: 01/08/2004

Recorded Date: 01/12/2004

Document Type: Quit Claim Deed

Instrument No:

Book/Page: Book 134, Page 277

Grantor: E.B. Morgan

Grantee: Henry Lee Clark

Execution Date: 07/19/1973

Recorded Date: 09/06/1973

Document Type: Quit Claim Deed

Instrument No:

Book/Page: Book 53, Page 586

Grantor: E.B. Morgan

Grantee: Henry Lee Clark

Execution Date: 01/02/1955

Recorded Date: 01/18/1955

MORTGAGE INFORMATION

Document Title: Mortgage

Dated: June 9, 2006

Amount: \$44,000.00

MIN: 100331700902813065

Mortgagor: Renita Loveless

Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Oak Street Mortgage LLC

DBV:

Recorded: June 28, 2006

Maturity Date: Jul 01, 2036

Trustee:

Document Title: Mortgage

Dated: May 18, 2004

Amount: \$38,184.00

MIN: N/A

Mortgagor: Renita Loveless

Mortgagee: City of Woodbury

DBV: N/A

Recorded: May 22, 2004

Maturity Date: May 18, 2009

Trustee: N/A

Said mortgage is subject to a subordination agreement recorded dated June 23, 2006 and filed on August 31, 2006 in (book) 629, (page) 446, of the official property records of Meriwether County, Georgia .

DISCLAIMER: This report contains information obtained from public records, and being that our company is not the primary provider of such, our company cannot and will not, for the fee charged, be an insurer or guarantor of the accuracy or reliability of said information. Our company does not guarantee or warrant the accuracy, timeliness, completeness, currentness, merchantability or fitness for a particular purpose of services provided. Further, our company's sole liability is limited to the cost of this report only. Our company is not liable to user for any loss or injury arising out of or caused, in whole or in part, by our company's acts or omissions, whether negligent or otherwise, in procuring, compiling, collecting, interpreting, reporting, communicating, or delivering the services or information contained herein. THIS REPORT IS NOT AN ABSTRACT, OPINION OF TITLE, TITLE COMMITMENT NOR GUARANTEE, OR TITLE INSURANCE POLICY.



JUDGMENTS/ LIENS

1. A municipal lien filed by City of Woodbury, Meriwether County and recorded on November 19, 2014 in (book) 22; (page) 296; , of the official property records of Meriwether County, Georgia against in the amount of \$ 809.16.

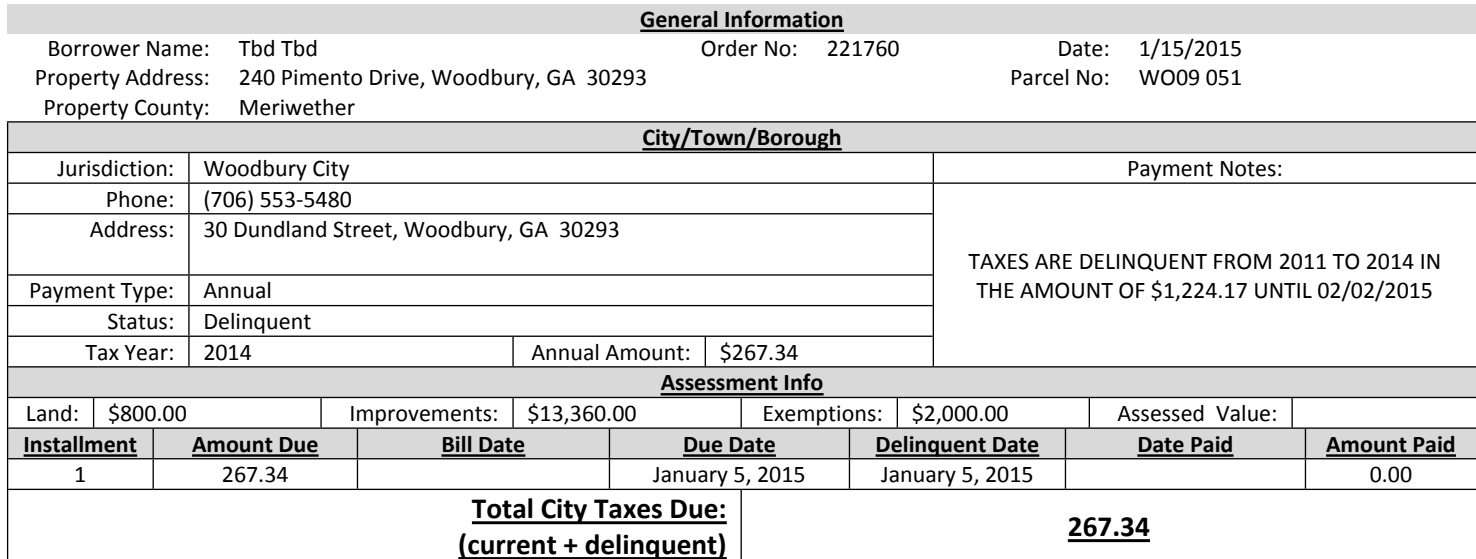
ADDITIONAL DOCUMENTS

None found of record.

LEGAL DESCRIPTION

The following described lands, the said lot or parcel of land, lying and being in the town of Woodbury, Georgia Meriwether County and described as follows: Starting at iron stake on Gin Street next to lot of Sam Hinton now or formerly, running along Gin Street South East to Colored Lodge Lot now or formerly, thence West 104 feet to lands now or formerly J.A. Gill Estate, thence North along lands now or formerly of J.A. Gill Estate, 60 feet to lands now or formerly of Sam Hinton, thence 104 feet along now or formerly Sam Hinton lands to starting point on Gin Street.

DISCLAIMER: This report contains information obtained from public records, and being that our company is not the primary provider of such, our company cannot and will not, for the fee charged, be an insurer or guarantor of the accuracy or reliability of said information. Our company does not guarantee or warrant the accuracy, timeliness, completeness, currentness, merchantability or fitness for a particular purpose of services provided. Further, our company's sole liability is limited to the cost of this report only. Our company is not liable to user for any loss or injury arising out of or caused, in whole or in part, by our company's acts or omissions, whether negligent or otherwise, in procuring, compiling, collecting, interpreting, reporting, communicating, or delivering the services or information contained herein. THIS REPORT IS NOT AN ABSTRACT, OPINION OF TITLE, TITLE COMMITMENT NOR GUARANTEE, OR TITLE INSURANCE POLICY.



Note: We have made every effort to ensure the accuracy of this tax information. However, due to the frequency with which municipalities revise their fees and other specifications, we cannot assume liability for any discrepancy in the taxes. In the event that tax amounts have changed, please notify us so we can update our records. Possible revenue bond charges for sewer and water pursuant to state statutes and local ordinances when connection to the system is made by the owner. The exact current and continuing charges depend on all the facts. Contact local officials for details. This report is based on best available information at the time. This is for informational purposes only and will not appear on the title policy.

Denita Lovelless
P.O. Box 1023
Woodbury Ga 30293

000142

BK0544PG0239
MERIWETHER COUNTY, GA.
FILED AND RECORDED
04 JAN 12 PM 1 09

Meriwether County, Georgia
County Clerk's Office
1-12-04

Spencer A. Smith
CLERK SUPERIOR COURT

Spencer A. Smith

Clerk of Superior Court

SPACE ABOVE RESERVED FOR RECORDING INFORMATION

AFTER RECORDING RETURN TO:

Warranty Deed (Life with Remainder to Survivor)

Form 1234

Clyde Castleberry Co.

State of Georgia, Meriwether County

THIS INDENTURE, Made this 8 day of January in the Year of Our Lord One Thousand Nine Hundred and 2004 between Denita Lovelless and County of Meriwether of the first part, and of the State of Georgia and County of Meriwether of the second part,

WITNESSETH: That the said part of the first part, for and in consideration of the sum of \$10.00 Dollars, in hand paid, at and before the sealing and delivery of these presents, the receipt of which is hereby acknowledged, has granted, bargained, sold and conveyed, and by these presents do grant, bargain, sell and convey unto the said parties of the second part, 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, and to the heirs and assigns of the said survivor, the following described property:

The following described lands, the said lot or parcel of land, lying and being in the town of Woodbury, Georgia Meriwether County and described as follows: Starting at iron stake on Gin Street next to lot of Sam Hinton now or formerly, running along Gin Street South East to Colored Lodge Lot now or formerly, thence West 104 feet to lands now or formerly J.A. Gill Estate, thence North along lands now or formerly of J.A. Gill Estate, 60 feet to lands now or formerly of Sam Hinton, thence 104 feet along now or formerly Sam Hinton lands to starting point on Gin Street. This being part of lot deeded to Jim William by J.A. Gill and recorded in Deed Book 13 Page 623, dated July 7, 1919

TO HAVE AND TO HOLD the said tract or parcel of land, with all and singular the rights, members and appurtenances thereof, to the same being, belonging, or in anywise appertaining, to the only proper use, benefit and behoof of the said parties of the second part, 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, and to the heirs and assigns of said survivor.

AND THE SAID party of the first part, for his heirs, executors and administrators, will warrant and forever defend the right and title to the above described property, unto the said parties of the second part, as hereinabove provided, against the claims of all persons whomsoever.

IN WITNESS WHEREOF, the said party of the first part has hereunto set his hand and seal the day and year above written.

Signed, sealed and delivered in presence of:

Denita Lovelless
Notary Public
My Commission Expires July 16, 2005

Henry L. Clark (Seal)
(Seal)
(Seal)
(Seal)

GEORGIA, Meriwether County-ss.

WARRANTY DEED

This Indenture, Made this 3rd., day of January, in the year of our Lord One Thousand Nine Hundred and Fifty-five, between Mrs. Kate H. Rowe, Mary Mary W. O'Neal and Mrs. Lucile Parrott, as Trustees of the Chalybeate Springs Womans Club, of the County of Meriwether, Georgia, of the first part, and W. H. O'Neal, of the second part, WITNESSETH, That the said parties of the first part, as trustees aforesaid One Thousand Three Hundred Sixteen & 35/100 DOLLARS, in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged has granted, bargained, sold, and conveyed, and by these presents do grant, bargain, sell and convey unto W. H. O'Neal, his heirs and assigns

All that tract or parcel of land situate and being in the Chalybeate District of Meriwether County, Georgia, and described as follows:

Lots Numbers Nineteen (19), Twenty (20), and Twenty-two (22) in Block Number One (1) of the Town of Chalybeate Springs, as per duly recorded map or plat thereof recorded in Deed Book Seven, Page 746 of the records in the office of the Clerk of Superior Court of Meriwether County, Georgia, reference to which is made for the metes and bounds of said lots.

This deed is executed pursuant to resolution of the Chalybeate Springs Womans Club.

U. S. REVENUE STAMP
For \$1 and 65 cents
Attached to this instrument

To Have and to Hold the said bargained premises, together with all and singular the rights, members and appurtenances thereto belonging or appertaining, to the only proper use, benefit and behoof of W. H. O'Neal, his heirs, executors, administrators, and assigns, in fee simple. And the said parties of the first part, as trustees aforesaid the said bargained premises unto the said W. H. O'Neal, his heirs, executors, and assigns, against The Chalybeate Springs Womans Club, its successors and assigns, shall and will warrant and forever defend by virtue of these presents.

In Witness Whereof, The said grantors as trustees aforesaid have hereunto set their hands and affixed their seals the day and year first above written.

Signed, sealed and delivered in presence of:

Juanita Steele } Mrs. Kate H. Rowe (L.S.)
Mrs. Annabel Bussey, NP Ga. State at Large (SEAL) } Mrs. Mary W. O'Neal (SEAL)
My commission expires June 22, 1958 } Mrs. Lucile Parrott (SEAL)
As Trustees of the Chalybeate Springs Womans Club

Filed for record 18th day of January, 1955, at 9AM o'clock, and recorded
18th day of January, 1955

A. D. Herring, Clerk.

GEORGIA, MERIWETHER COUNTY-SS.

This Indenture, Made this 2nd., day of January, in the year of our Lord One Thousand Nine Hundred and Fifty-five, between E. B. Morgan, of the County of Meriwether, Ga., of the first part, and Henry Lee Clark, of the County of Meriwether, Ga., of the second part, WITNESSETH, That the said parties of the first part, as trustees aforesaid Six Hundred DOLLARS, in hand paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged has granted, bargained, sold, and conveyed, and by these presents do grant, bargain, sell and convey unto Henry Lee Clark his heirs and assigns

The following described lands, the said Lot or parcel of land, lying and being in the Town of Woodbury, Georgia, Meriwether County and described as follows: Starting at Iron Stake on Gin Street next to Lot of Sam Hinton, running along Gin Street South East to Colored Lodge Lot, thence West 104 feet to lands of J. A. Gill Estate, thence North along lands of J. A. Gill Estate, 60 feet to lands of Sam Hinton, thence East 104 feet along Sam Hinton lands to starting point on Gin Street. This being part of Lot deeded to Jim Williams by J. A. Gill and recorded in Book 13, Folio 623 July 7, 1919.

U. S. REVENUE STAMP
For \$1 and 0 cents
Attached to this instrument

To Have and to Hold the said bargained premises, together with all and singular the rights, members and appurtenances thereto in anywise appertaining, to the only proper use, benefit and behoof of Henry Lee Clark, his heirs, executors, administrators, and assigns, in fee simple. And the said E. B. Morgan the said bargained premises unto the said Henry Lee Clark, his heirs, executors, and assigns, against E. B. Morgan, his heirs, executors, and administrators, and all and every other person or persons, shall and will warrant and forever defend by virtue of these presents.

In Witness Whereof, The said E. B. Morgan has hereunto set his hand and affixed his seal the day and year first above written.

Signed, sealed and delivered in presence of:

H. G. Riggins } E. B. Morgan (SEAL)
R. C. Iverson, NP Ex. Off. JP (SEAL) }

Filed for record 18th., day of January, 1955, at 3 P. o'clock, and recorded
18th day of January, 1955

A. D. Herring, Clerk.

STATE OF GEORGIA,
County of Meriwether

THIS INDENTURE, made this 19th day of July, in
the Year of our Lord One Thousand Nine Hundred and seventy-three, between
E. B. Morgan

of the State of Georgia and County of Meriwether, of the first part, and
Henry Lee Clark

of the State of Georgia and County of Meriwether, of the second part,

WITNESSETH: That the said part Y of the first part, for and in consideration of the
sum of Ten dollars and other valuable considerations DOLLARS,
in hand paid, the receipt whereof is acknowledged, ha S bargained, sold, and by these presents
do es remise, convey and forever QUIT-CLAIM to the said part Y of the second part his
heirs and assigns, all that tract or parcel of land, lying and being in

the Town of Woodbury, Georgia, Meriwether County, and described
as follows: Starting at Iron Stake on Gin Street next to Lot
of Sam Hinton, running along Gin Street South East to Colored
Lodge Lot, thence West 104 feet to lands of J.A. Gill Estate,
thence North along lands of J.A. Gill Estate, 60 feet to lands of
Sam Hinton, thence East 104 feet along Sam Hinton lands to
starting point on Gin Street. This being part of Lot deeded
to Jim Williams by J.A. Gill and recorded in Book 13, Folio 623
July 7, 1919.

Meriwether County, Georgia
Real Estate Transfer Tax
Paid \$ 2.00
Date 9-6-73
W. L. King
Clerk of Superior Court

GEORGIA, MERIWETHER COUNTY, CLERK SUPERIOR COURT
Filed in office, this 6 day of September,
19 73 at 4 P. M., Recorded in Book 134
Page 277, this 6 day of September, 19 73
W. L. King Clerk

TO HAVE AND TO HOLD the said described premises to the said part Y of the second
part, so that neither the said part Y of the first part nor his heirs, nor any other person or
persons claiming under him shall at any time, by any means or ways, have, claim or demand
any right or title to the aforesaid described premises or appurtenances, or any rights thereof.

IN WITNESS WHEREOF, The said part Y of the first part has hereunto set his
hand and seal, the day and year above written.

Signed, sealed and delivered in presence of

James Walton X E. B. Morgan (SEAL)
Emily D. Wall (SEAL)
My Commission expires 8/8/77

BK 0623 PG 0172

When Recorded Return To:

Gurvey & Associates, LLC
1867 Independence Square
Suite 105
Atlanta, Georgia 30338

MERIWETHER COUNTY, GA.
FILED AND RECORDED

2006 JUN 28 AM 9:00 *HP*

Louise Tigner Garrett
CLERK SUPERIOR COURT

15

GEORGIA INTANGIBLE TAX PAID
132.00 6-28-2006
LOUISE TIGNER GARRETT
CLERK SUPERIOR COURT
MERIWETHER COUNTY, GA.
[Space Above This Line For Recording Data]

SECURITY DEED

MIN: 100331700902813065

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 **June 09, 2006**, together with all Riders to this document.

(B) "Borrower" is **RENITA LOVELESS**

Borrower is the grantor 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 grantee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is **Oak Street Mortgage LLC**
Lender is a **LIMITED LIABILITY COMPANY** organized and existing under
the laws of **DELAWARE** Lender's address is
11595 N MERIDIAN ST, SUITE 400, CARMEL, IN 46032

(E) "Note" means the promissory note signed by Borrower and dated **June 09, 2006**. The Note states that Borrower owes Lender **Forty Four Thousand and no/100**

Dollars (U.S. \$ **44,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **July 01, 2036**

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

GEORGIA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 9879L1 (0011)—MERS

(Page 1 of 12 pages)

Form 3011 1/01

GREATLAND ■

To Order Call: 1-800-530-9393 Fax: 616-791-1131

0090281306

R.L.

BK 0623 PG 0174

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 does hereby grant and convey 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
[Type of Recording Jurisdiction]

of

Meriwether
[Name of Recording Jurisdiction]

SEE LEGAL DESCRIPTION ATTACHED

which currently has the address of

240 PIMENTO DR

[Street]

WOODBURY
[City]

, Georgia

30293
[Zip Code]

("Property Address"):

TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, forever, 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 Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or

GEORGIA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 9879L3 (0011)—MERS

(Page 3 of 12 pages)

RL

Form 3011 1/01

GREATLAND ■

To Order Call: 1-800-530-9393 □ Fax: 616-791-1131

0090281306

DK 0623 PG 0183

BORROWER ACCEPTS AND AGREES to the terms and covenants contained in pages 1 through 12 of this Security Instrument and in any Rider executed by Borrower and recorded with it.

IN WITNESS WHEREOF, Borrower has signed and sealed this Security Instrument.

Signed, sealed and delivered in the presence of:

Erica Broussard _____ (Seal)
Unofficial Witness RENITA LOVELESS -Borrower

Andrew L. Gurvey _____ (Seal)
Notary Public, _____ -Borrower

My commission expires: _____ County

Date of Acknowledgment: _____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

_____ (Seal)
-Borrower

RE: 240 Pimento Drive
Our File No.: 0605021

EX 0623 PG 0184

EXHIBIT "A"

- **The following described lands, the said lot or parcel of land, lying and being in the town of Woodbury, Georgia, Meriwether County and described as follows: Starting at iron stake on Gin Street next to lot of Sam Hinton now or formerly, running along Gin Street South East to Colored Lodge Lot now or formerly, thence West 104 feet to Lands now or formerly of J.A. Gill Estate, thence North along lands now or formerly of J.A Gill Estate, 60 feet to lands now or formerly of Sam Hinton, thence 104 feet along now or formerly Sam Hinton Lands to starting point on Gin Street. This being part of lot deeded to Jim Williams by J.A. Gill and recorded in Deed Book 13, Page 623, dated July 7, 1919.**

Initials

R. L.

FORECLOSURE DISCLOSURE

Disclosure Date: 6/ 9/2006

APPLICANT(S) NAME AND ADDRESS

**RENITA LOVELESS
240 PIMENTO DR
WOODBURY, GA 30293**

LENDER / BROKER NAME AND ADDRESS

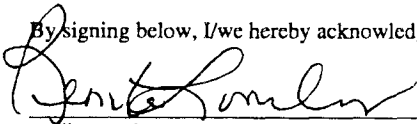
**Oak Street Mortgage LLC
11595 N MERIDIAN ST, SUITE 400
CARMEL, IN 46032**

EX 0623PG0185

Thank you for your loan application. Under Georgia law the following disclosure must be provided to you.

O.C.G.A. Section 7-1-1014(3) requires that we inform you that if you fail to meet any condition or term of the documents that you sign in connection with obtaining a mortgage loan you may lose the property that serves as collateral for the mortgage loan through foreclosure.

By signing below, I/we hereby acknowledge receipt of this Foreclosure Disclosure.



Applicant **RENITA LOVELESS**

Applicant

Applicant

Applicant

Applicant

Applicant

GEORGIA

LOAN NUMBER: 0090281306

GRANTOR: RENITA LOVELESS

LENDER: Oak Street Mortgage LLC

DATE OF SECURITY DEED: June 09, 2006

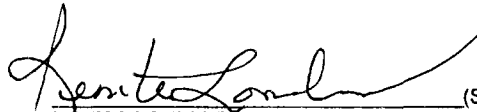
EK 0623 PG 0186

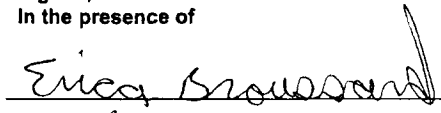
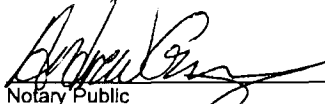
WAIVER OF BORROWER'S RIGHTS

BY EXECUTION OF THIS PARAGRAPH, GRANTOR EXPRESSLY: (1) ACKNOWLEDGES THE RIGHT TO ACCELERATE THE DEBT AND THE POWER OF ATTORNEY GIVEN HEREIN TO LENDER TO SELL THE PREMISES BY NONJUDICIAL FORECLOSURE UPON DEFAULT BY GRANTOR WITHOUT ANY JUDICIAL HEARING AND WITHOUT ANY NOTICE OTHER THAN SUCH NOTICE AS IS REQUIRED TO BE GIVEN UNDER THE PROVISIONS HEREOF; (2) WAIVES ANY AND ALL RIGHTS WHICH GRANTOR MAY HAVE UNDER THE FIFTH AND FOURTEENTH AMENDMENTS TO THE CONSTITUTION OF THE UNITED STATES, THE VARIOUS PROVISIONS OF THE CONSTITUTION FOR THE SEVERAL STATES, OR BY REASON OF ANY OTHER APPLICABLE LAW TO NOTICE AND TO JUDICIAL HEARING PRIOR TO THE EXERCISE BY LENDER OF ANY RIGHT OR REMEDY HEREIN PROVIDED TO LENDER, EXCEPT SUCH NOTICE AS IS SPECIFICALLY REQUIRED TO BE PROVIDED HEREOF; (3) ACKNOWLEDGES THAT GRANTOR HAS READ THIS DEED AND SPECIFICALLY THIS PARAGRAPH AND ANY AND ALL QUESTIONS REGARDING THE LEGAL EFFECT OF SAID DEED AND ITS PROVISIONS HAVE BEEN EXPLAINED FULLY TO GRANTOR AND GRANTOR HAS BEEN AFFORDED AN OPPORTUNITY TO CONSULT WITH COUNSEL OF GRANTOR'S CHOICE PRIOR TO EXECUTING THIS DEED; (4) ACKNOWLEDGES THAT ALL WAIVERS OF THE AFORESAID RIGHTS OF GRANTOR HAVE BEEN MADE KNOWINGLY, INTENTIONALLY AND WILLINGLY BY GRANTOR AS PART OF A BARGAINED-FOR LOAN TRANSACTION; AND (5) AGREES THAT THE PROVISIONS HEREOF ARE INCORPORATED INTO AND MADE A PART OF THE SECURITY DEED.

READ AND AGREED BY GRANTOR:

Signed, sealed and delivered
In the presence of

 (SEAL)
RENITA LOVELESS -Grantor



Notary Public

____ (SEAL)
-Grantor

____ (SEAL)
-Grantor

____ (SEAL)
-Grantor

____ (SEAL)
-Grantor

____ (SEAL)
-Grantor



Cross Ref:
AGRE 629/446

Return to: Wheeler Consulting Services, Inc.
155 George Wheeler Road
Alma, Georgia 31510

003981

MERIWETHER COUNTY, GA.
FILED AND RECORDED

MAY 22 AM 9 18

Roscoe L. Spratt

CLERK SUPERIOR COURT

**Deed to Secure Debt / Repayment Agreement BK 0567 PG 0188
Owner Occupied**

This Agreement is made and entered into this 18 day of May, 2004 by and between the City of Woodbury, hereinafter referred to as "the governing body" and Renita Loveless, hereinafter referred to as "Recipient".

Whereas, City of Woodbury has advanced to Recipient the amount of \$38,184.00 as a deferred payment loan under the Community Development Block Grant (hereinafter referred to as "Program") funded through the Georgia Department of Community Affairs for the purpose of the rehabilitation of housing owned by Recipient located on the following described real property, hereinafter referred to as "Premises", to wit:

The following described lands, the said lot or parcel of land, lying and being in the town of Woodbury, Georgia Meriwether county and described as follows: Starting at iron stake on Gin Street next to lot of Sam Hinton now or formerly, running along Gin Street South East to Colored Lodge Lot now or formerly, thence West 104 feet to lands now or formerly of J.A. Gill Estate, thence North along lands now or formerly of J.A. Gill Estate, 60 feet to lands now or formerly of Sam Hinton, thence 104 feet along now or formerly Sam Hinton lands to starting point on Gin Street. This being part of lot deeded to Jim William by J.A. Gill and recorded in Deed Book 13 Page 623, dated July 7, 1919.

Whereas, the Recipient has met the eligibility requirements for said Program;

Whereas, the Governing Body desires that the Recipient occupy and not transfer title to the above described property nor cause involuntary displacement of tenants for a period of five (5) years from the date of execution of this instrument by the Governing Body.

Now Therefore, the parties hereto agree as follows:

SECTION I

Recipient hereby agrees that if Title to the Premises is transferred by said Recipient within a five (5) year period commencing with the execution of this instrument by the Governing Body, the Recipient shall repay to the Governing Body an amount to be determined as set forth in Section II. This paragraph shall not apply to any transfer of the Premises by devise, descent or by operation of law upon the death of the joint tenant nor to the creation of a lien or encumbrance subordinate to this instrument.

In the event that Owner(s)'s death occurs prior to the expiration date of the Repayment Agreement, repayment is not required provided that the heirs retain title to the property for personal use or for rental purposes provided that the property is rented to persons of low and moderate income for the term remaining of the Repayment Agreement.

BK 0567PG0189

SECTION II

If a transfer of title or non-occupancy occurs as set forth in Section I, then Recipient shall repay to the Governing Body an amount to be determined as follows:

- (a) If the transfer of the Premises or non-occupancy occurs within a one (1) year period from the date of execution of this instrument by the governing body, the entire amount advanced by the Governing Body to Recipient must be repaid to the Governing Body.
- (b) If the transfer of the Premises or non-occupancy occurs after a one (1) year period but within a two (2) year period from the date of execution of this instrument by the governing body, the Recipient would repay to the Governing Body a sum equal to eighty percent (80%) of amount advanced by the Governing Body to Recipient.
- (c) If the transfer of the Premises or non-occupancy occurs after a two (2) year period but within a three (3) year period from the date of execution of this instrument by the governing body, the Recipient would repay to the Governing Body a sum equal to sixty percent (60%) of amount advanced by the Governing Body to Recipient.
- (d) If the transfer of the Premises or non-occupancy occurs after a three (3) year period but within a four (4) year period from the date of execution of this instrument by the governing body, the Recipient would repay to the Governing Body a sum equal to forty percent (40%) of amount advanced by the Governing Body to Recipient.
- (e) If the transfer of the Premises or non-occupancy occurs after a four (4) year period but within a five (5) year period from the date of execution of this instrument by the governing body, the Recipient would repay to the Governing Body a sum equal to twenty percent (20%) of amount advanced by the Governing Body to Recipient.

Recipient hereby agrees that this Agreement may be recorded in the Office of Clerk of the Meriwether County Superior Court in the Real Estate Records and shall be construed as a Repayment Agreement on the above described property for a period of five (5) years from the date of execution of this instrument by the Governing Body.

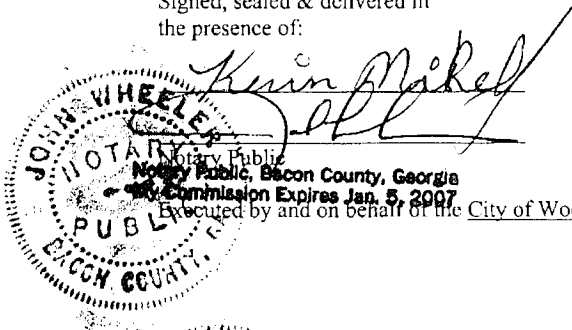
TIME IS OF THE ESSENCE OF THIS AGREEMENT

In Witness Whereof, the parties hereto have executed this Agreement.

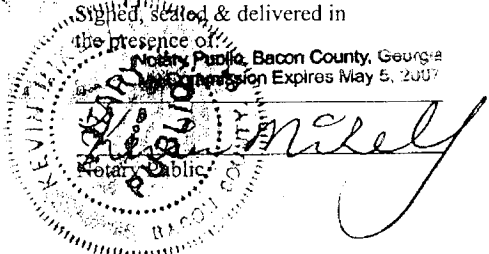
Signed, sealed & delivered in
the presence of:

[Signature] (Seal)

_____ (Seal)



Signed, sealed & delivered in
the presence of:



By:

[Signature]

After recording, return to:
 Gurvey & Associates, LLC
 1867 Independence Sq., Ste 105
 Atlanta, Georgia 30338

File #: 0605021

STATE OF GEORGIA
 COUNTY OF MERIWETHER

BOOK 0629 PG 0446

MERIWETHER COUNTY, GA.
 FILED AND RECORDED

2006 AUG 31 AM 9:00

Lois J. Garrett

CLERK SUPERIOR COURT

SUBORDINATION AGREEMENT

Cross Reference To: DEED BOOK 0567, PAGE 0188;
 RECORDS OF MERIWETHER COUNTY, GEORGIA

The undersigned, City of Woodbury, is the holder and owner of that certain deed to secure debt dated May 18, 2004, in the original amount of ~~\$38,184.00~~, between ~~Renita Loveless~~ (as grantor(s) therein) and the undersigned as grantee therein, recorded in Deed Book 0567, beginning at Page 0188, Records of Meriwether County, Georgia (the "Second Security Deed"), affecting certain property located in Meriwether County, Georgia (the "Property"), the Property being more particularly described as follows:

- The following described lands, the said lot or parcel of land, lying and being in the town of Woodbury, Georgia, Meriwether County and described as follows: Starting at iron stake on Gin Street next to lot of Sam Hinton now or formerly, running along Gin Street South East to Colored Lodge Lot now or formerly, thence West 104 feet to Lands now or formerly of J.A. Gill Estate, thence North along lands now or formerly of J.A. Gill Estate, 60 feet to lands now or formerly of Sam Hinton, thence 104 feet along now or formerly Sam Hinton Lands to starting point on Gin Street. This being part of lot deeded to Jim Williams by J.A. Gill and recorded in Deed Book 13, Page 623, dated July 7, 1919.

The undersigned agrees that the Second Security Deed shall be and is hereby made subordinate to that certain Security Instrument dated, June 2006 between Renita Loveless as grantor and Oak Street Mortgage, LLC as grantee, conveying the Property now or hereafter to be recorded in the Records of Meriwether County, Georgia (the "First Security Deed"). New loan amount is or is no greater than \$44,000.00.

THEREFORE, in consideration of Ten Dollars (\$10.00) in hand paid to the undersigned, the undersigned hereby subordinates all right, title or interest of the undersigned under the Second Security Deed, or otherwise, in and to the Property and to the indebtedness secured by the Second Security Deed, as against the First Security Deed. This subordination agreement shall be binding upon the successors and assigns of the undersigned and shall operate to the benefit of the holder of the First Security Deed and the successors and assigns thereof and of any purchaser at any foreclosure sale there under and shall apply with like force and effect to any renewal thereof.

WITNESS the hand and seal of the undersigned, this 23 day of June, 2006.

Signed, sealed and delivered in
 the presence of:

[Signature]
 Witness

[Signature]

Notary Public

My Commission Expires: _____

City of Woodbury

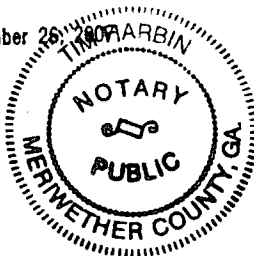
BY: *[Signature]*

RONNIE E. GRANT

MAYOR

Title/Position

My Commission Expires September 26, 2009



CITY OF WOODBURY, Meriwether County
GEORGIA vs.

LOVELESS KENITA

Map and Parcel: W009 051
Property Description: HSE/ LL 67 9TH LD

Georgia—City of Woodbury: Meriwether County

TO ALL AND SINGULAR THE SHERIFFS AND CONSTABLES OF THE STATE GREETINGS:

YOU ARE HEREBY COMMANDED, that of the goods, chattels, lands and tenements of the stated taxpayer, you cause to be made by levy and sale sufficient thereof to make the sum of the dollars and cents within shown, the amount of city property taxes and other assessments for the stated year, the further Fi.Fa. sum as stated for the Fi.Fa. and sufficient amount to cover interest on said principal taxes at the rate of 12 Percent per annum, beginning when the bill became 90 days delinquent until settled, together with all costs that may hereinafter accrue, and have you the said sum of money to be paid to me upon the collection thereof, to be rendered to the city, the principal, penalties, interest and cost aforesaid; and have you then and there this writ. This Fi.Fa. may also include previous delinquent taxes and assessments.

This the 13th day of October, 2014.

City Clerk, City of Woodbury

Er  Doc: FFA

Re **Recorded 11/19/2014 02:23PM**

Cl KYEMESHA T. GIBSON
Clerk Superior Court, MERIWETHER County, Ga.

W Bk **00022** Pg **0296**

Tax Years(s) Due: 2011-2013

Total Tax/Penalty/Interest/Costs: \$ 809.16

Entry and Notice of Levy for Tax Sale

To satisfy the above Fieri Facias, incorporated herein, I have levied upon the above described property, as property of named defendant, and served the within notice of levy to defendant and/or current owner in possession, if any, this October 13, 2014.

City Clerk, as Levying Officer, City of Woodbury

The within Fi.Fa. having been paid in full, the Clerk of Superior Court of Meriwether County is hereby authorized and directed to mark same satisfied and cancelled of record.

This _____ day of _____, 20____

City Clerk, City of Woodbury _____

Meriwether County Board of Tax Assessors


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Owner and Parcel Information

Owner Name	LOVELESS KENITA	Today's Date	January 13, 2015
Mailing Address	240 PIMENTO DR	Parcel Number	WO09 051
	WOODBURY, GA 30293-3514	Tax District	WOODBURY (District 06)
Location Address	240 PIMIENTO DR	2013 Millage Rate	51.750
Legal Description	HSE/LL 67 9TH LD	Acres	0
Property Class(NOTE: Not Zoning Info)	R3-Residential	Neighborhood	WOODBURY GENERAL
Zoning		Homestead Exemption	Yes (S1)
Landlot/District	67/9	Parcel Map	Parcel Map Not Available for this Parcel
Water	No Water	Sewer	No Sewer
Electric		Gas	Tank Gas
Topography	Rolling	Drainage	Poor
Road Class	Interstate	Parcel Road Access	No Road

2014 Tax Year Value Information

Land Value	Improvement Value	Accessory Value	Total Value	Previous Value
\$ 2,000	\$ 33,400	\$ 0	\$ 35,400	\$ 35,400

Land Information

Type	Description	Calculation Method	Frontage	Depth	Acres	Photo
RES	WOODBURY 40	Front Feet	60	104		NA

Improvement Information

Style	Heated Sq Ft	Interior Walls	Exterior Walls	Attic Area Sq Ft	Basement Area Sq Ft	Year Built	Photo
One Family	1,382	Sheetrock	Aluminum/Vinyl Siding	0	0	1920	Building Images
Roof Type	Flooring Type	Heating Type	Rooms Bedrooms/Bathrooms/Extra Plumbing	Value	Cond	Number Fire Pl	Sketch
Metal - Galvanized	Pine/Plywd	None/Sp Ht/Susp	4/3/2.0/3	\$ 33,400	Average	1	Sketch Building 1

Accessory Information

Description	Year Built	Dimensions/Units	Value
No accessory information associated with this parcel.			

Sale Information

Sale Date	Deed Book / Page	Plat Book / Page	Sale Price	Reason	Grantor	Grantee
01/08/2004	544 239		\$ 0	G	CLARK HENRY L	LOVELESS KENITA
01/01/1945	53 0586		\$ 0	Non-Market		CLARK HENRY L

Permit Information

Permit Date	Permit Number	Type	Description
No permit information associated with this parcel.			

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The Assessor's Office makes every effort to produce the most accurate information possible. No warranties, expressed or implied, are provided for the data herein, its use or interpretation. The assessment information is from the last certified taxroll. All data is subject to change before the next certified taxroll. Website Updated: January 9, 2015

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Meriwether County Board of Tax Assessors


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Owner and Parcel Information

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Property Class(NOTE: Not Zoning Info)	R3-Residential	Neighborhood	WOODBURY GENERAL
Zoning		Homestead Exemption	Yes (\$1)
Landlot/District	67/9	Parcel Map	Parcel Map Not Available for this Parcel
Water	No Water	Sewer	No Sewer
Electric		Gas	Tank Gas
Topography	Rolling	Drainage	Poor
Road Class	Interstate	Parcel Road Access	No Road

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Metal - Galvanized	Pine/Plywd	None/Sp Ht/Susp	4/3/2.0/3	\$ 33,400	Average	1	Sketch Building 1

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Tax Year Pay Status Search By

17 Records Were Returned From Your Search

Search Tips

Increase the speed and accuracy of your Tax Search:

- Select a Tax Year
- Select a Pay Status
- Search by one criteria only:
Owner Name, Bill Number, Map Number
- Enter Last Name followed by First Name to narrow search.
Example: Smith John

Name	Tax Year	Map Number	Bill Number	Paid	
CLARK HENRY L	2004	WO09 051	2655	✓	
CLARK HENRY L	2003	WO09 051	2640	✓	
CLARK HENRY L	2002	WO09 051	2694	✓	
CLARK HENRY L	2001	WO09 051	2623	✓	
CLARK HENRY L	2000	WO09 051	2647	✓	
CLARK HENRY L	1999	WO09 051	2704	✓	
CLARK HENRY L	1998	WO09 051	2742	✓	
LOVELESS KENITA	2014	WO09 051	8754	✗	
LOVELESS KENITA	2013	WO09 051	8807	✗	
LOVELESS KENITA	2012	WO09 051	8801	✗	
LOVELESS KENITA	2011	WO09 051	8886	✗	
LOVELESS KENITA	2010	WO09 051	8877	✗	
LOVELESS KENITA	2009	WO09 051	8850	✗	
LOVELESS KENITA	2008	WO09 051	8816	✓	
LOVELESS KENITA	2007	WO09 051	8737	✓	
LOVELESS KENITA	2006	WO09 051	8646	✓	
LOVELESS KENITA	2005	WO09 051	8717	✓	