

Prepared by: Michael L. Riddle
Middleberg Riddle Group
717 N. Harwood, Suite 1600
Dallas, TX 75201



20190212000046240 1/7 \$34.00
Shelby Cnty Judge of Probate, AL
02/12/2019 03:46:30 PM FILED/CERT

Recording Requested By and Return To:
~~REGIONS BANK DBA REGIONS MORTGAGE~~
~~LOSS MIT MOD DEPT - AX2~~
~~7130 GOODLETT FARMS PARKWAY~~
~~CORDOVA, TN 38016~~

→ REM CORPORATION
940 S FRONTAGE RD STE 1400
WOODRIDGE IL 60517
L30-241-9540

Source of Title: Deed Book , Page

[Space Above This Line For Recording Data]

Loan No: 1898000802
Borrower: IVA E WYATT
Original Recorded Date: March 1, 2002

Data ID: 222
Investor Loan No.: 1680441596
Original Principal Amount: \$99,500.00
Modified Principal Amount: \$71,348.04
Modified Interest Bearing Amount: \$76,264.10

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 2nd day of January, 2019, between IVA E WYATT AND TOMMY O WYATT (NON-BORROWER), WIFE AND HUSBAND, whose address is 189 CHURCHILL DR, MAYLENE, AL 35114 ("Borrower") and REGIONS BANK DBA REGIONS MORTGAGE, as servicer for FANNIE MAE, 7130 GOODLETT FARMS PARKWAY, MEMPHIS, TN 38016 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated February 27, 2002 and recorded in INST# 2002-10063 AT PAGES 1-9 of the Official Records of the County Recorder's or Clerk's Office of SHELBY COUNTY, ALABAMA and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property," located at:

189 CHURCHILL DR, MAYLENE, AL 35114
[Property Address]

NO TAXES ARE DUE AS THIS IS A FANNIE MAE LOAN



the real property described being set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF


In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of **January 1, 2019**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$76,264.10**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the **Unpaid Principal Balance** at the yearly rate of **3.875%**, from **January 1, 2019**. Borrower promises to make monthly payments of principal and interest of U.S. **\$312.83**, beginning on the **first day of February, 2019**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.875%** will remain in effect until principal and interest are paid in full.

If on **January 1, 2059** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.


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4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Borrower understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
 - (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
 - (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.



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- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging ☒


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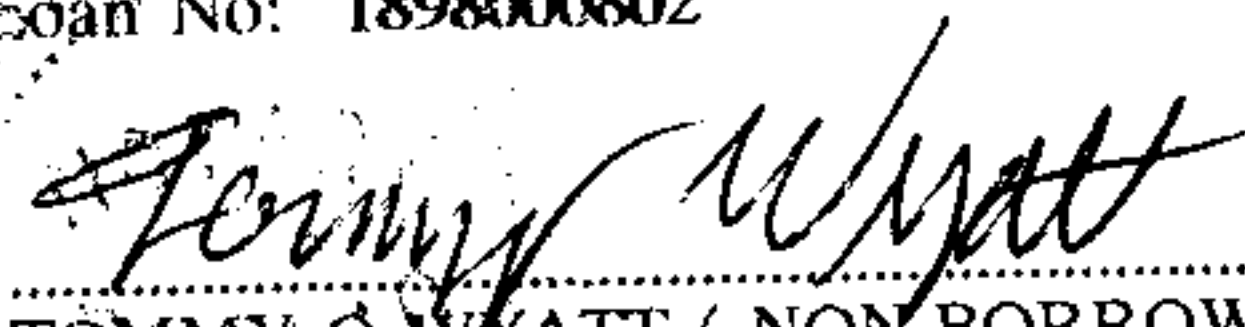
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Loan No: 1898000802

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.....(Seal)
TOMMY O WYATT (NON-BORROWER)
-Borrower


.....(Seal)
IVA E WYATT -Borrower

- Borrower Acknowledgment -

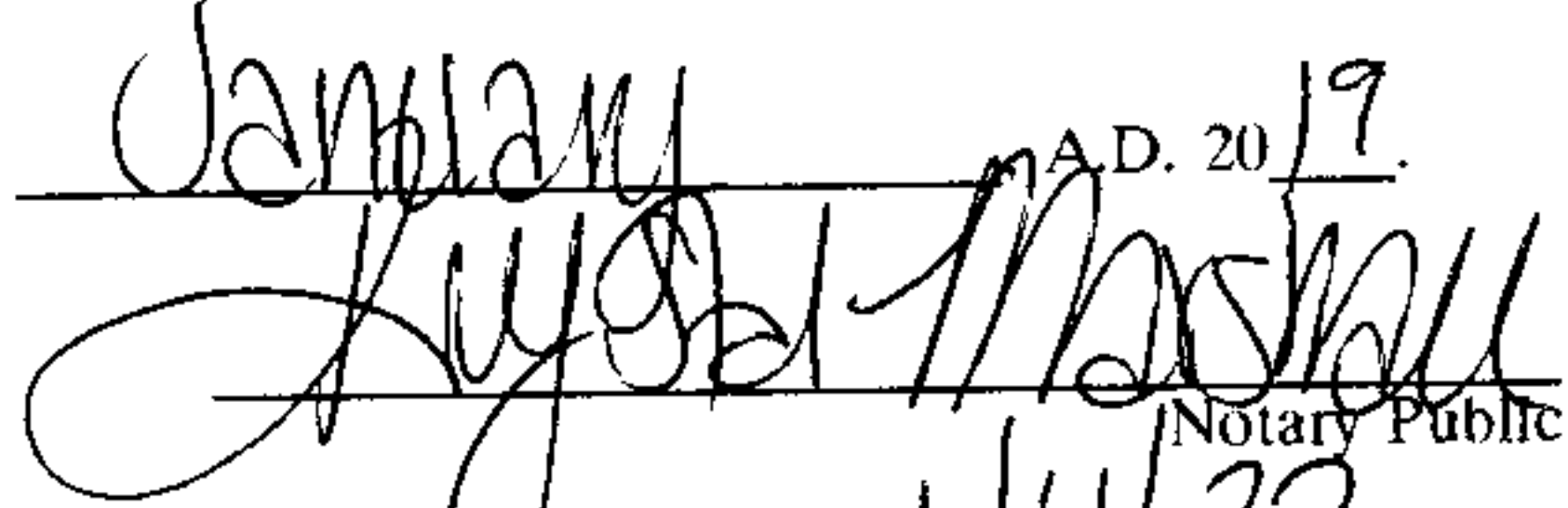
STATE OF ALABAMA
COUNTY OF SHELBY

§
§

I, Kristi Marshall, a Notary Public, hereby certify that
IVA E WYATT AND TOMMY O WYATT (NON-BORROWER)
whose name are signed to the foregoing conveyance, and who are known to me, acknowledged before
me on this day that, being informed of the contents of the conveyance, they executed the same
voluntarily on the day the same bears date.

Given under my hand this 15th day of January A.D. 2019.

[Seal]



.....
Notary Public
My commission expires: 1/4/22

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument
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Lender: REGIONS BANK DBA REGIONS MORTGAGE, as
servicer for FANNIE MAE

By: 
MICHAEL PATTEN, VICE PRESIDENT

Date of Lender's Signature: 1-17-19

- Lender Acknowledgment -

STATE OF TENNESSEE
COUNTY OF SHELBY

§
§

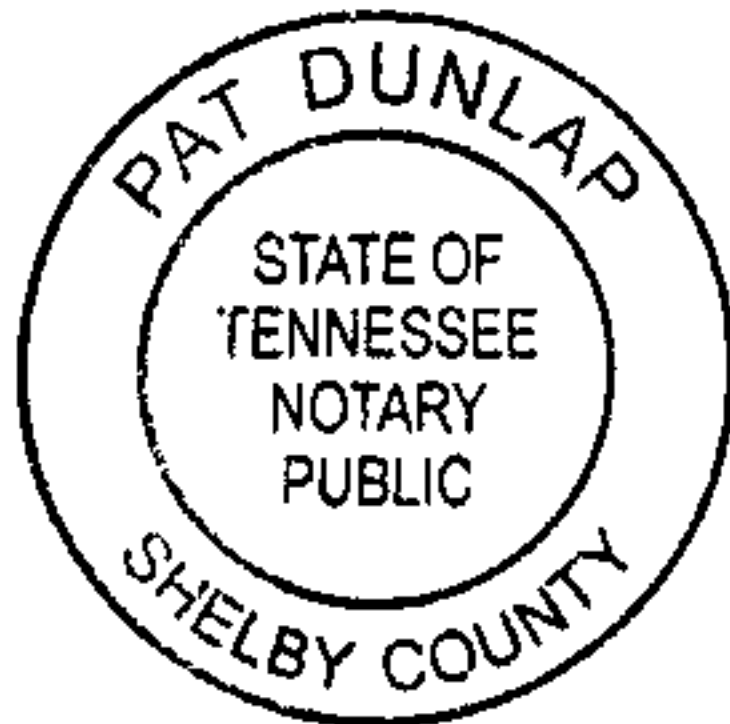
I, **Pat Dunlap**, a Notary Public in and for said County
in said State, hereby certify that MICHAEL PATTEN whose name as VICE PRESIDENT of
REGIONS BANK DBA REGIONS MORTGAGE, as servicer for FANNIE MAE, is signed to the
foregoing instrument, and who is known to me, acknowledged before me on this day that, being
informed of the contents of the instrument, he/she, as such officer and with full authority, executed
the same voluntarily for and as the act of said entity.

Given under my hand this 17 day of January, 2019.


Notary Public

Pat Dunlap
(Printed Name)

My commission expires: _____




My Commission Expires 01/20/2020

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Borrower: IVA E WYATT

Property Address: 189 CHURCHILL DR, MAYLENE, AL 35114

Data ID: 222

LEGAL DESCRIPTION

irrevocably mortgages, grants and conveys to Lender, with power of sale, the following described property located in the County of
Shelby: Lot 233, according to the Survey of Cedar Grove at Sterling Gate, Sector 2, Phase 5, as recorded in Map Book 28 Page 91, in the Probate Office of Shelby County; being situated in Shelby County Alabama. The proceeds of this loan have been applied on the purchase price of the described property.
Parcel Identification Number: 58-23-2-04-0-001-001.005 (acreage)
which currently has the address of: 189 Churchill Drive
Alabaster, ALABAMA 35007 ("Property Address"):

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