

20160804000276760
08/04/2016 11:33:01 AM
MORTAMEN 1/8

After Recording Return To:
CoreLogic SolEx
1637 NW 136th Avenue Suite G-100
Sunrise, FL 33323

This Document Prepared By:
BEVERLY FRANKLIN
RoundPoint Mortgage Servicing Corporation
5016 Parkway Plaza Blvd, Suite 200
Charlotte, NC 28217

RPMMG-AL-96765 [Space Above This Line For Recording Data] _____
Original Recording Date: **July 09, 2014** Loan No: **2000496147**
Original Loan Amount: **\$70,695.00** Investor Loan No: **0213128661**
New Money: **\$1,733.47** MIN Number: **101238617018078148**
FHA Case No.: **011-7927078-703**

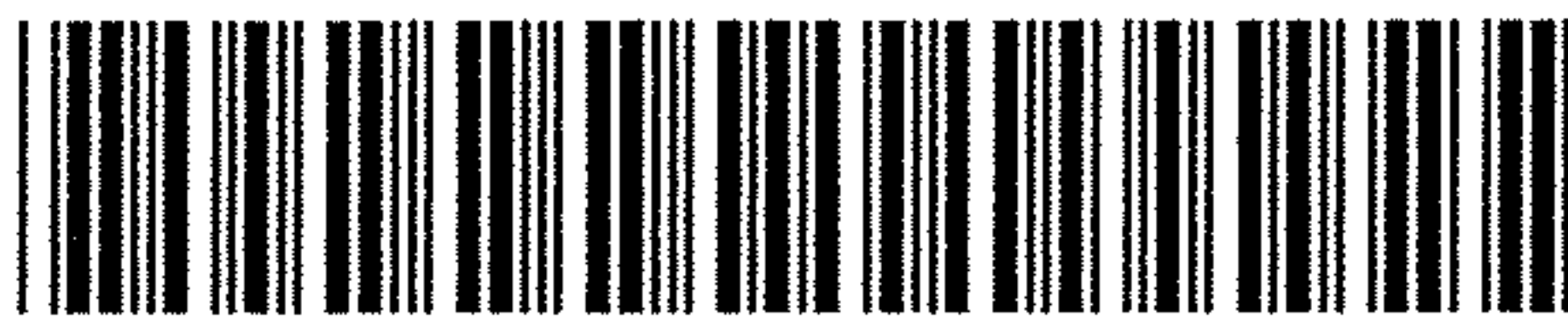
LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 14th day of July, 2016, between **MICHELE SIMPSON, A SINGLE WOMAN** whose address is **C/O JOHN MARTINEADES JR. 201 SMOKEY ROAD, CALERA, AL 35040** ("Borrower") and **ROUNDPOINT MORTGAGE SERVICING CORPORATION** which is organized and existing under the laws of **The United States of America**, and whose address is **5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **June 30, 2014** and recorded in Mortgage Book **N/A**, Page **N/A**, Instrument No: **20140709000207280** and recorded on **July 09, 2014**, of the Official Records of **SHELBY County, AL** 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

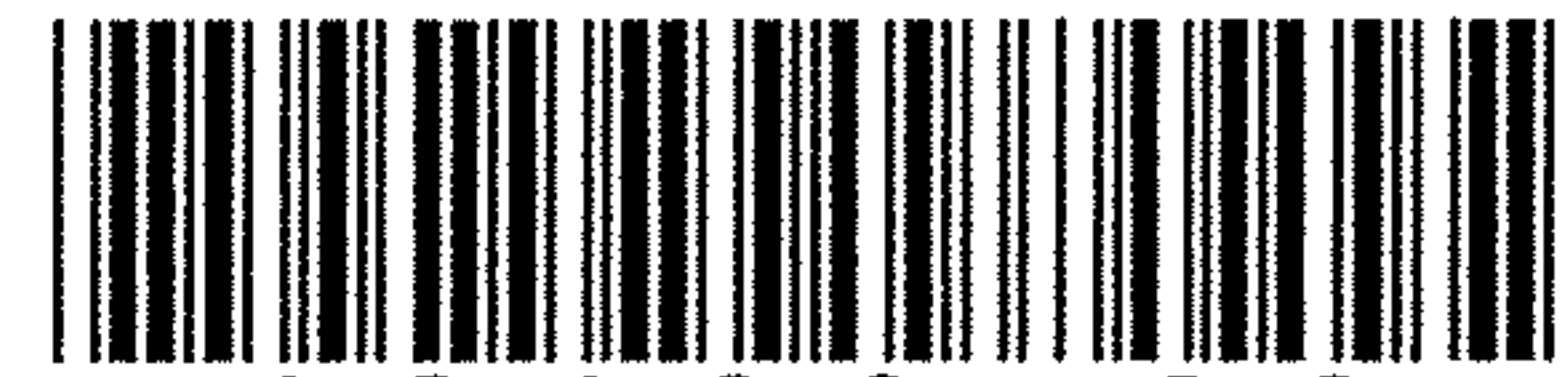
1718 21ST AVE, CALERA, AL 35040,
(Property Address)

the real property described being set forth as follows:
See Exhibit "A" 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):



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HUD MODIFICATION AGREEMENT
8300h 01/14



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(page 1 of 6)

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. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

7. Borrower agrees to make and execute other documents or papers as may be necessary 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.
8. This Agreement modifies an obligation secured by an existing security instrument recorded in SHELBY County, AL, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$68,784.18. The principal balance secured by the existing security instrument as a result of this Agreement is \$70,517.65, which amount represents the excess of the unpaid principal balance of this original obligation.
9. **Additional Agreements.** I agree to the following:

That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Agreement (although the non-signing spouse may continue to be held liable for the obligation under the Loan Documents); or (iii) the Lender has waived this requirement in writing.



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Michele Simpson (Seal)
MICHELE SIMPSON -Borrower

_____ [Space Below This Line For Acknowledgments] _____

State of Alabama

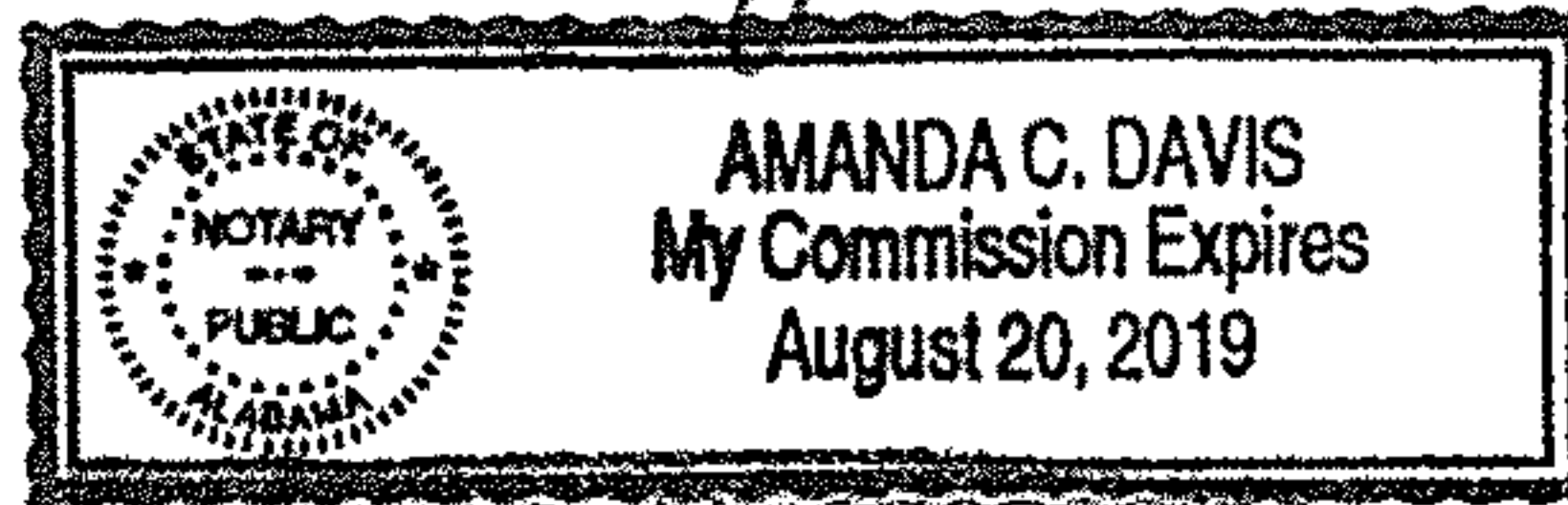
County of Shelby

I, Amanda C Davis Notary Public, hereby certify that
(please print name)

MICHELE SIMPSON, whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that being informed of the contents of the conveyance, he executed the same voluntarily on the day the same

bears Date. Given under my hand this 26 day of July, A. D. 2016.

Amanda C Davis
(signature of officer)



My commission expires: 8.20.19



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ROUNDPOINT MORTGAGE SERVICING CORPORATION

By: [Signature] (Seal) - Lender

Name: Christopher Putnam

Title: Portfolio Manager

July 29, 2016
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

State of NORTH CAROLINA
County of MECKLENBURG

I, Leigh Barnette, a Notary Public in and for said state, (name/title of official) do hereby certify that

Christopher Putnam, the Portfolio Manager of ROUNDPOINT MORTGAGE SERVICING CORPORATION, personally appeared before me on this day and acknowledged the due execution of the foregoing instrument.

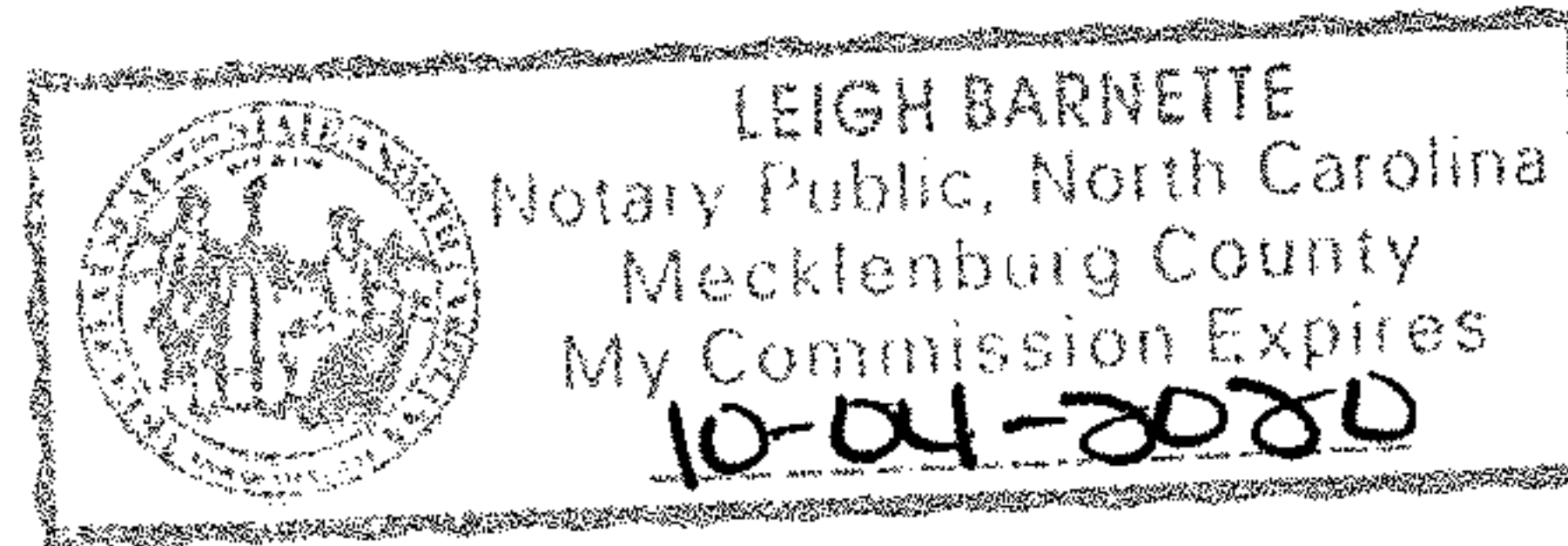
Witness my hand and (where an official seal is required by law) official seal this the 29 day of July, 2016.

Leigh Barnette
(signature of officer)

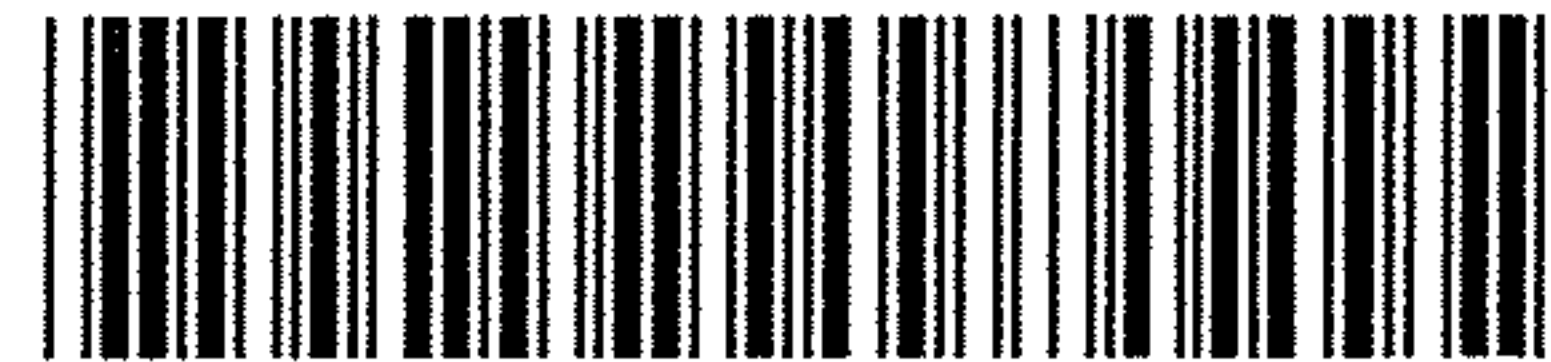
Leigh Barnette
Type or Print Name of Notary

Notary Public, State of North Carolina

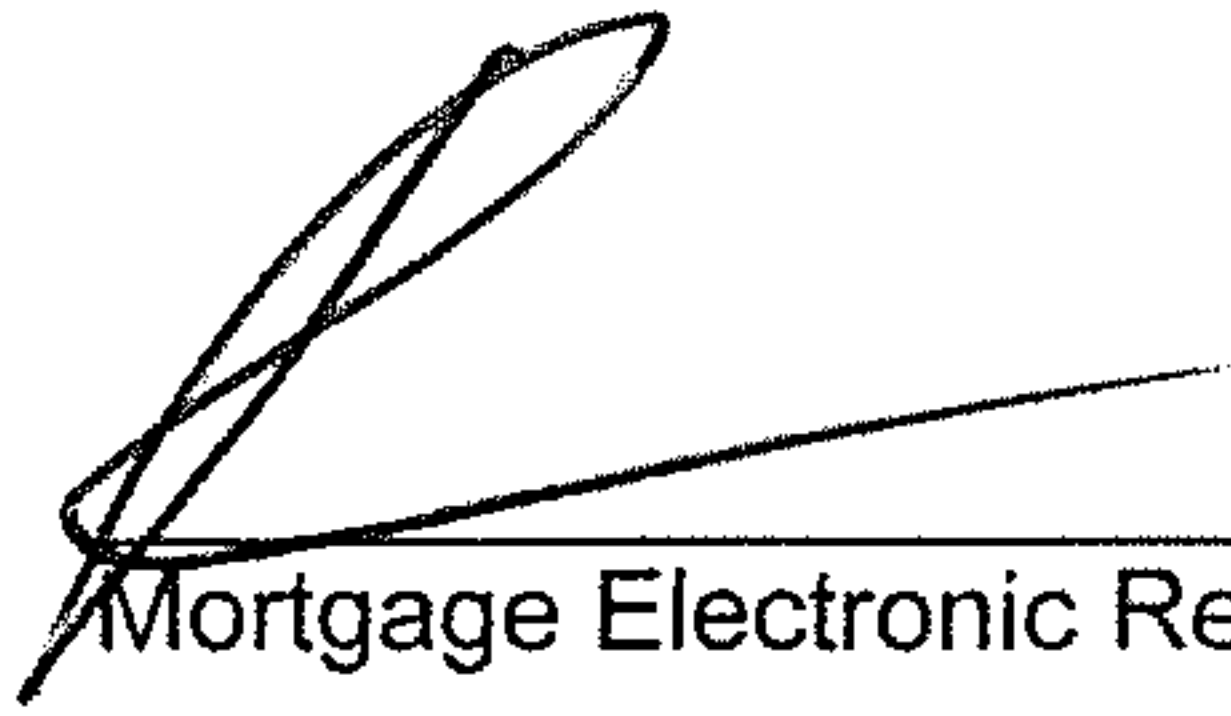
My Commission Expires: 10-04-2020



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HUD MODIFICATION AGREEMENT
8300h 01/14



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Mortgage Electronic Registration Systems, Inc

Name: Paul Hooton

Title: Assistant Secretary

_____ [Space Below This Line For Acknowledgments] _____

State of NORTH CAROLINA

County of MECKLENBURG

I, Leigh Barnette, a Notary Public in and for said state, (name/title of official) do hereby
certify that Paul Hooton, the Assistant Secretary of Mortgage Electronic
Registration Systems, Inc, personally appeared before me on this day and acknowledged the due
execution of the foregoing instrument.

Witness my hand and (where an official seal is required by law)

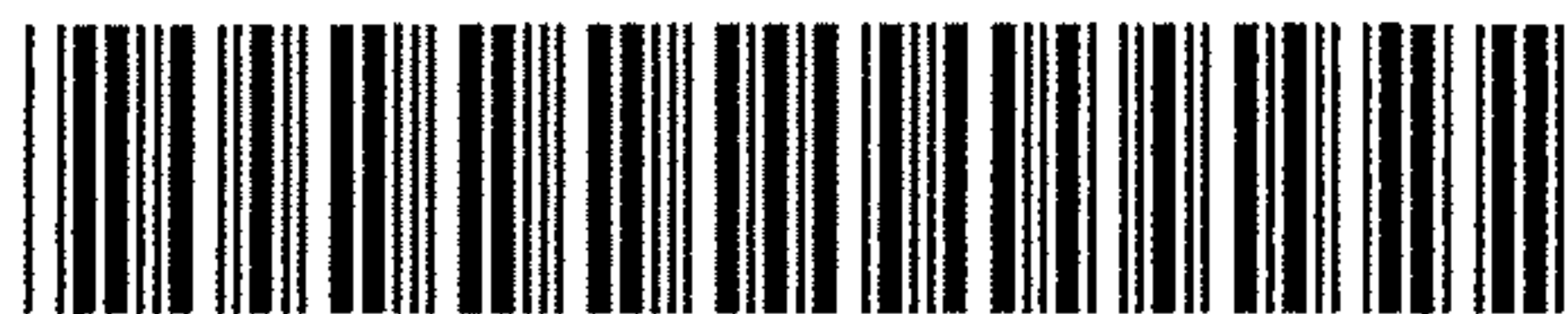
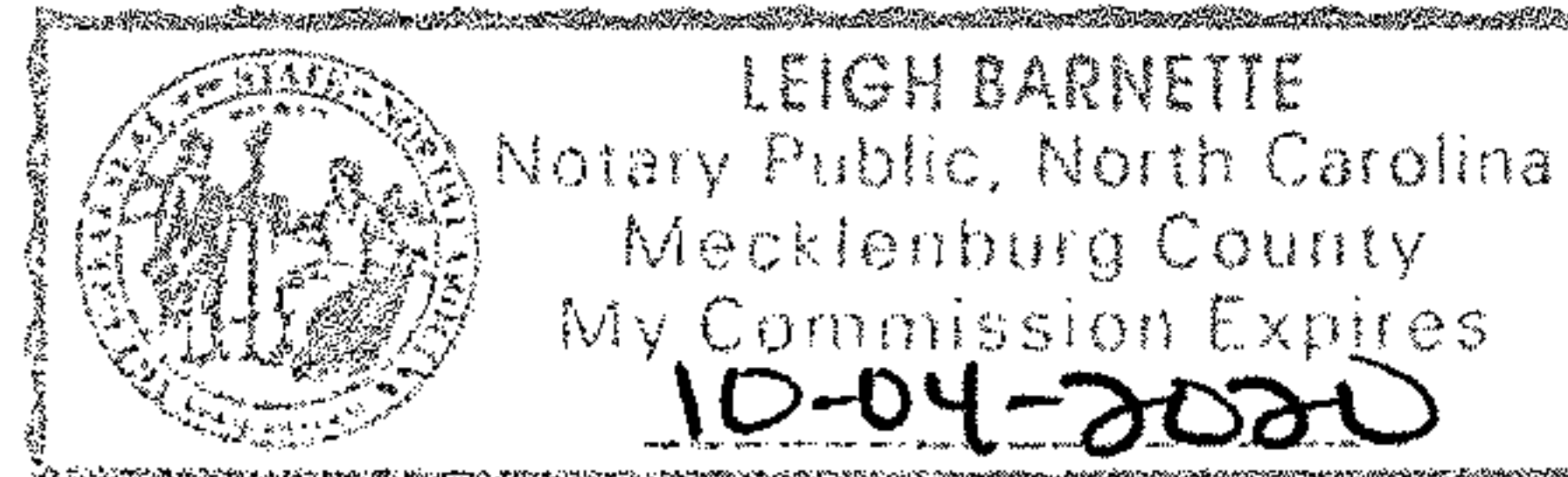
official seal this the 29 day of July, 2016.

Leigh Barnette
(signature of officer)

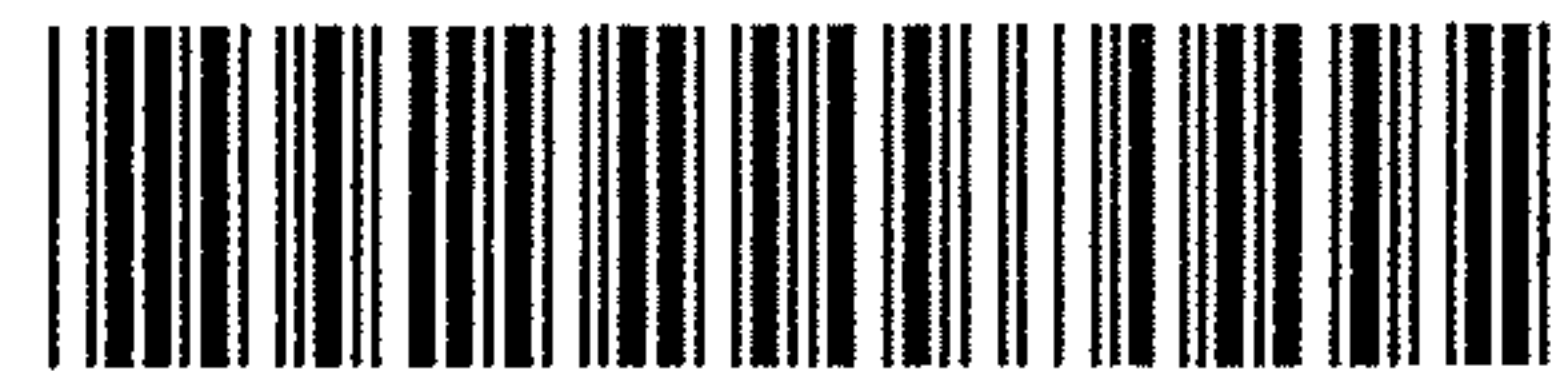
Leigh Barnette
Type or Print Name of Notary

Notary Public, State of North Carolina

My Commission Expires: 10-04-2020



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HUD MODIFICATION AGREEMENT
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1. As of **July 1, 2016**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$70,517.65**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$1,218.05** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
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 **4.000%**, from **July 1, 2016**. Borrower promises to make monthly payments of principal and interest of U.S. **\$336.66**, beginning on the **1st** day of **August, 2016**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **July 1, 2046** (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 the 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.

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. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.



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Loan No.: 2000496147

MODIFICATION BANKRUPTCY DISCLOSURE ADDENDUM

THIS MODIFICATION BANKRUPTCY DISCLOSURE ADDENDUM, effective the **14th** day of **July, 2016**, and is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date made by **MICHELE SIMPSON, A SINGLE WOMAN** (the "Borrower"), and **ROUNDPOINT MORTGAGE SERVICING CORPORATION** (the "Lender"), covering the Property described in the Loan Modification Agreement located at:


1718 21ST AVE, CALERA, AL 35040
(Property Address)

Borrower understands and acknowledges that if Borrower breaches any of the terms and conditions of the Loan Modification Agreement, including, but not limited to, timely making the payments described in the Loan Modification Agreement, that Lender has the right to foreclose the Property in accordance with the terms and conditions of the underlying Security Instrument.

In addition to the covenants and agreements made in the Loan Modification Agreement, Borrower and Lender covenant and agree as follows:

1. Borrower was discharged in a Chapter 7 bankruptcy proceeding after the execution of the Note and Security Instrument;
2. Borrower has or reasonably expects to have the ability to make the payments specified in the Loan Modification Agreement; and
3. The Loan Modification Agreement was entered into consensually and it does not affect the discharge of Borrower's personal liability on the Note.

Borrower understands and acknowledges that Borrower has had an opportunity to consult an attorney of Borrower's own choosing before Borrower executed the Loan Modification Agreement or this Modification Bankruptcy Disclosure Addendum, and Borrower has either consulted with an attorney or has declined the opportunity to consult with an attorney.


MICHELE SIMPSON -Borrower (Seal)

ROUNDPOINT MORTGAGE SERVICING CORPORATION

By:  (Seal) - Lender

Name: Christopher Putnam

Title: Portfolio Manager

July 29, 2016
Date of Lender's Signature



Exhibit "A"

Loan Number: **2000496147**

Property Address: **1718 21ST AVE, CALERA, AL 35040**

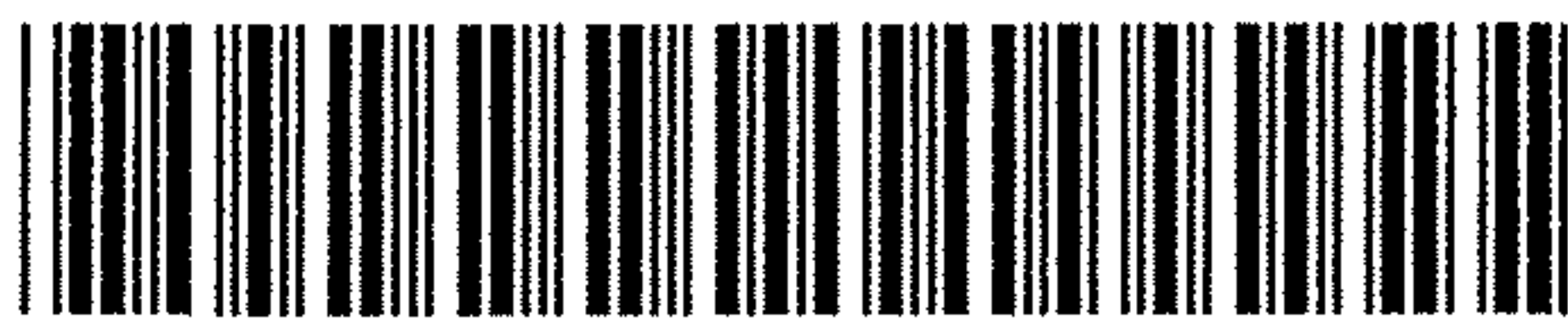
Legal Description:

LOT 9, ACCORDING TO THE MAP OF ROBERT PLEADGERS RESURVEY OF PART OF BLOCK 262, 263 AND 265 ACCORDING TO DUNSTANS MAP OF THE TOWN OF CALERA, ALABAMA, AS RECORDED IN MAP BOOK 4, PAGE 1, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
08/04/2016 11:33:01 AM
\$141.90 CHERRY
20160804000276760

A handwritten signature in black ink, appearing to be "J. Fuhrmeister", is written over the typed name of the County Clerk.



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