


Source of Title
Deed Book N/A
Page N/A
Instrument No. 20140211000038930


20161026000394350 1/5 \$262.65
Shelby Cnty Judge of Probate, AL
10/26/2016 01:49:50 PM FILED/CERT

After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

This Document Prepared By:
Ruth Ruhl, Esquire
RUTH RUHL, P.C.
12700 Park Central Drive, Suite 850
Dallas, Texas 75251

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Pingora Loan Servicing, LLC
Loan No.: 0058490897

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 15th day of September, 2016 ,
between Tynesia Deshun Jackson, a single woman
and Pingora Loan Servicing, LLC
("Borrower/Grantor")

("Lender/Grantee"),
amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely
Payment Rewards Rider, if any, in the original loan amount of U.S. \$ 138,673.00 and dated February 7th, 2014 ,
recorded February 11th, 2014 , and recorded in Book/Liber N/A , Page N/A , Instrument No.
20140211000038940 , of the Official Records of Shelby County, Alabama , and
further assigned to Lender and recorded on April 6th, 2015, in Book N/A, Page N/A, Instrument No.
20150406000107030
(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 104 Waterstone
Way, Calera, Alabama 35040 ,

**"The original loan amount was \$ 138,673.00 and the Unpaid Principal Balance is \$ 157,044.92. The portion of
the Unpaid Principal Balance which is subject to mortgage registry tax is \$157,044.92."**

Reason for Modification: extension of maturity date

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the real property described being set forth as follows:

LOT 96, ACCORDING TO THE SURVEY OF WATERSTONE, PHASE 1, AS RECORDED IN MAP BOOK -42, PAGE 24, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

TAX ID NO.: 28 3 06 0 009 013.000

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 October 1st, 2016, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 157,044.92, 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 3.750 %, from October 1st, 2016. Borrower promises to make monthly payments of principal and interest of U.S. \$ 727.30, beginning on the 1st day of November, 2016, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 1st, 2046, Borrower still owes amounts under this modification agreement, Borrower will pay these amounts in full on that date, which is called the ("Maturity Date"). The Borrower will make such payments at:

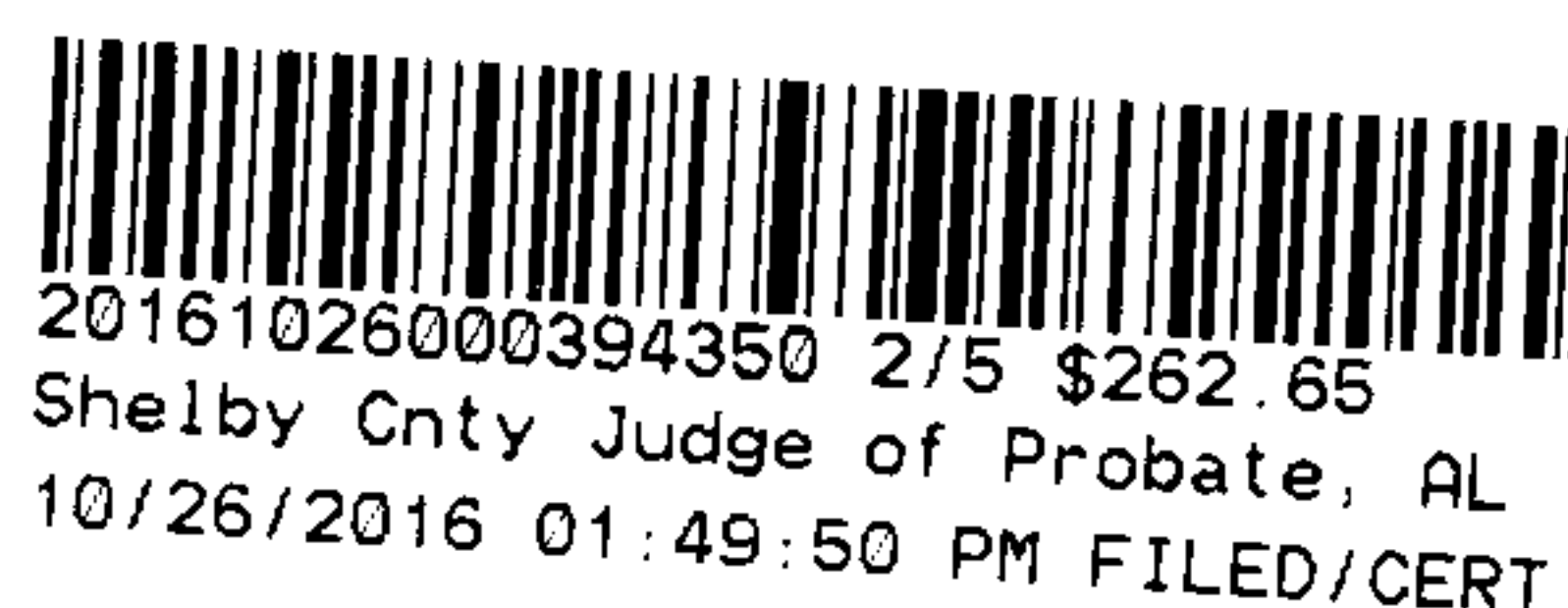
Pingora Loan Servicing, LLC
425 Phillips Blvd.
Ewing, NJ 08618

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, the 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 specified date 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and



Loan No.: 0058490897

(b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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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9/23/16
Date

Tynesia Deshun Jackson (Seal)
Tynesia Deshun Jackson -Borrower

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

BORROWER ACKNOWLEDGMENT

State of Alabama §
County of Shelby §

I, Holly Michelle Stanley Notary Public [name and style of officer],
hereby certify that Tynesia Deshun Jackson

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 23 day of September, A.D. 2016.

(Seal)

Holly Michelle Stanley
Expires: 9/22/20 Notary Signature

Notary Public
Style of Officer

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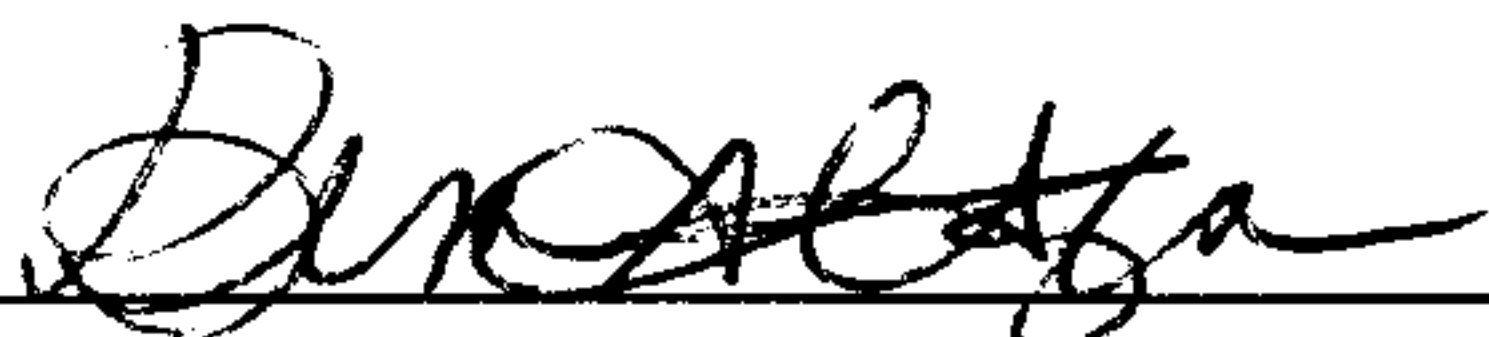
Pingora Loan Servicing, LLC

-Lender

10-6-2016

-Date

By:



Kim Hagen
Vice President and Assistant Secretary

Its:

LENDER ACKNOWLEDGMENT

State of

NJ

§

County of

Mercer

§

§

I, _____
State, hereby certify that _____
of Pingora Loan Servicing, LLC

Wendy J Preston

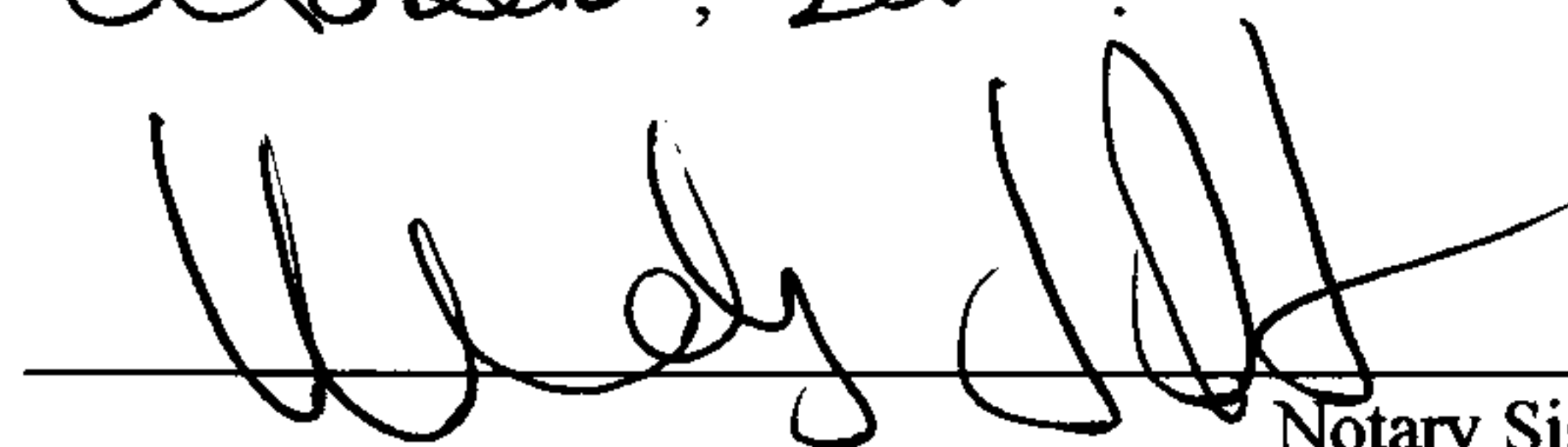
Kim Hagen

_____ a Notary Public in and for said County in said
whose name as Vice President & Asst. Secretary

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/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 the 6 day of October, 2016.

(Seal)



Notary Signature

WENDY J. PRESTON
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires November 20, 2018
ID# 2440741

Notary Public
Style of Officer

