20170511000165050 05/11/2017 03:50:18 PM MORTAMEN 1/3

After Recording Return To: Vanderbilt Mortgage and Finance, Inc. 500 Alcoa Trail Maryville, TN 37804

LOAN MODIFICATION AGREEMENT (FHA TITLE II)—CONFIRMATION OF CHANGES TO PERMANENT LOAN PROVISIONS SET FORTH IN NOTE AND CONSTRUCTION LOAN ADDENDUM TO NOTE, AND OTHER DOCUMENTS ASSOCIATED WITH THE LOAN, DUE TO DIFFERENCE COMPLETION DATE

Lender's Loan Number: <u>1219033</u> FHA CASE Number: <u>011-8569070-703</u>

THIS LOAN MODIFICATION AGREEMENT (the "Loan Modification") is made this 1 day of April, 2017, and relates to (1) the note made by Linda Busby Brown ("I," me", "my"), as amended and supplemented by construction loan addendum to note (the "Construction Loan Addendum To Note"), each dated February 15, 2017, evidencing my indebtedness (the "Loan") to VANDERBILT MORTGAGE AND FINANCE, INC. (the "Lender") and its successors and assigns (the "Note Holder" and "Note", respectively), (2) that certain mortgage, deed of trust or security deed dated February 15, 2017, and granted to Lender, as mortgagee or beneficiary of record, and recorded in Book or Liber at Page(s) for the Records of Shelby County, State of Alabama, and which covers the real and personal property described therein, the description of which is incorporated by reference, located at 34 Woodland DR Shelby AL 35143 (the "Security Instrument"), and, (3), as may be applicable, Affixation Affidavit Regarding Manufactured (And Factory Built) Home and Manufactured Home Rider to Mortgage, Deed of Trust or Other Security Instrument ("Other Documents"). All terms defined in the Note and Construction Loan Addendum to Note and the Security Agreement shall have the same meaning in this Loan Modification.

The Note, as amended and supplemented by the Construction Loan Addendum to Note, provides for:

Initial Terms of Permanent Mortgage Loan

- A Completion Date of March 31, 2017 and
- A Note with a Permanent Mortgage Date of April 1, 2017 in the principal amount of \$100,152.00, with principal and interest thereunder being payable monthly beginning May 1, 2017 and ending with a final payment due date of April 1, 2047, with interest accruing at 4.70% per annum, in the amount of \$519.43 each month (the "Permanent Mortgage Loan") due to the intended improvements not having been fully completed by the Completion Date set forth

20170511000165050 05/11/2017 03:50:18 PM MORTAMEN 2/3

immediately above, the Lender and I have agreed that the terms and provisions of my Permanent Mortgage Loan are as follows:

Changed Terms of Permanent Mortgage Loan

- A Completion Date of April 30, 2017, and
- A Note with a Permanent Mortgage Date of May 1, 2017, in the principal amount of \$100,152.00, with principal and interest thereunder being payable monthly beginning June 1, 2017 and ending with a final payment due date of May 1, 2047, with interest accruing at 4.70% per annum, in the amount of \$519.43 each month (the "Permanent Mortgage Loan").

Additionally, to the extent further information as to the description of the manufacture home is set forth below, such information supplements and/or amends the description of the manufactured home located or to be located on the Property as set forth in the Other Documents:

Descrip	otion of Manufactured Home:
(BB by W3	year Built: 2017 / Model Year: <u>2017</u> XLPOA VIII 2017 Manufacturer's Name: <u>CMH MANUFACTURING INC</u>
·•	
•	Model Name or Number: 34TRA28523AH17
•	Manufacturer's Serial No.: <u>CAP030665TNAB</u>
•	Length and Width: 52×28
•	HUD Label's: <u>TEN840187 & TEN840188</u>

I hereby state, confirm and agree that (i) the terms and provisions set forth immediately above have not changed since the date of my execution of the Note and Construction Loan Addendum To Note; (ii) such terms and provisions remain true and correct as of the date hereof; (iii) the interest rate under the Permanent Mortgage Loan shall commence or has commenced within sixty (60) days of the construction of the intended improvements to the property having been fully completed; and (iv) that I have entered into, and am legally obligated under, a Permanent Mortgage Loan under the above terms and provisions.

The Lender has executed this Loan Modification Agreement to evidence its consent and agreement hereto.

nereto.	
Executed the dates of notarization set	forth below.
Linda Busby Brown	265\
Linda Busby Brown	NA
STATE OF A	COUNTY OF Shelly
Personally appeared before nothing 11 day of April, 2017, with who acknowledged that they execute	e, the undersigned authority in and for the said county and state, on my jurisdiction, the within named Linda Busby Brown and NA the above and foregoing instrument. My commission Expires July 13th, 2019
Notary Public	My Commission Expires

20170511000165050 05/11/2017 03:50:18 PM MORTAMEN 3/3

•		
	(Signature)	
	Simon Hughes, VP of Operations Printed Name and Title	
	TATE OF TENNESSEE OUNTY OF BLOUNT	
ap ac ac an su	peared Simon Hughes, VP of Operations (attesting witness), with whom I am personally quainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, knowledged such person to be the VP of Operations (title of office) of Vanderbilt Mortgage d Finance, Inc., the within named bargainor, a corporation, and that such president or officer as ch VP of Operations (title of office) executed the foregoing instrument for the purpose therein intained, by personally signing the name of the corporation as Vanderbilt Mortgage and Finance, c.	
	$A \curvearrowleft i$ (
W	itness my hand and seal, at office in Maryville, Blount County, Tennessee, this 13th day of	
44 N	On Low State State State TENNISONE TENNISONE TO	
The second of th	MIL, 2017. Carry Sutton-Jester	

\$171.30 DEBBIE

20170511000165050