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Origin Bank Loan No.8060094946
FHA CASE NO. 011-7956255

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 30th day of March, 2018, between
Kennethee D Etheridge
1302 Old Cahaba Trace
Helena, AL 35080

("Borrower") and

Origin Bank ("Lender")
2508 Lakeland Drive, Suite 100
Flowood, MS 39232
601-899-1500,

amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 10/03/2014 and recorded in Instrument Number 20141003000311390, page(s) 1-9 in the Office of the Judge of Probate, 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 1302 Old Cahaba Trace, Helena, AL 35080, the real property described being set forth as follows:

LOT 505, ACCORDING TO THE AMENDED MAP OLD CAHABA THE PARK SECTOR, AS RECORDED IN MAP BOOK 25, PAGE 126, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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 April 01, 2018, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U. S. \$139,170.49 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 3.7500%, from March 01, 2018. The Borrower promises to make monthly payments of principal and interest of U.S. \$644.52, beginning on April 01, 2018, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on March 01, 2048 (the "Maturity Date") the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at 2508 Lakeland Drive, Suite 100 Flowood, Mississippi, or at such other place as the Lender may require.

3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The 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 the 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. 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 the Borrower and Lender will be bound by, and comply with, all the terms and provisions thereof, as amended by this Agreement.

(Seal)
Origin Bank

By: Patricia McMullan
Patricia McMullan, Sr. Vice President

Kennethee D Etheridge
(Mortgagee) 4.9.18
Date

STATE OF Alabama
COUNTY OF Shelby

Personally came and appeared before me, the undersigned authority in and for the above said jurisdiction aforesaid, the within name(s), Kennethee D Etheridge, who acknowledges that he/she signed, executed and delivered the above foregoing instrument of writing on the date first above written as his/her voluntary acts and deed.

Given under my hand and official seal of office, this the 9 day of April, 2018.

NOTARY PUBLIC: Shana Ar

My commission Expires: My Commission Expires
May 12th, 2019

STATE
COUNTY

Personally came and appeared before me, the undersigned authority in and for the above said jurisdiction, Patricia McMullan, who acknowledges that he is the Senior Vice President of Origin Bank, and the he signed and delivered the above foregoing instrument, as the act and deed of Origin Bank, said being authorized to do so.

Given under my hand and official seal, this _____ day of _____, 2018.

NOTARY PUBLIC: _____

My Commission Expires: _____

3/4

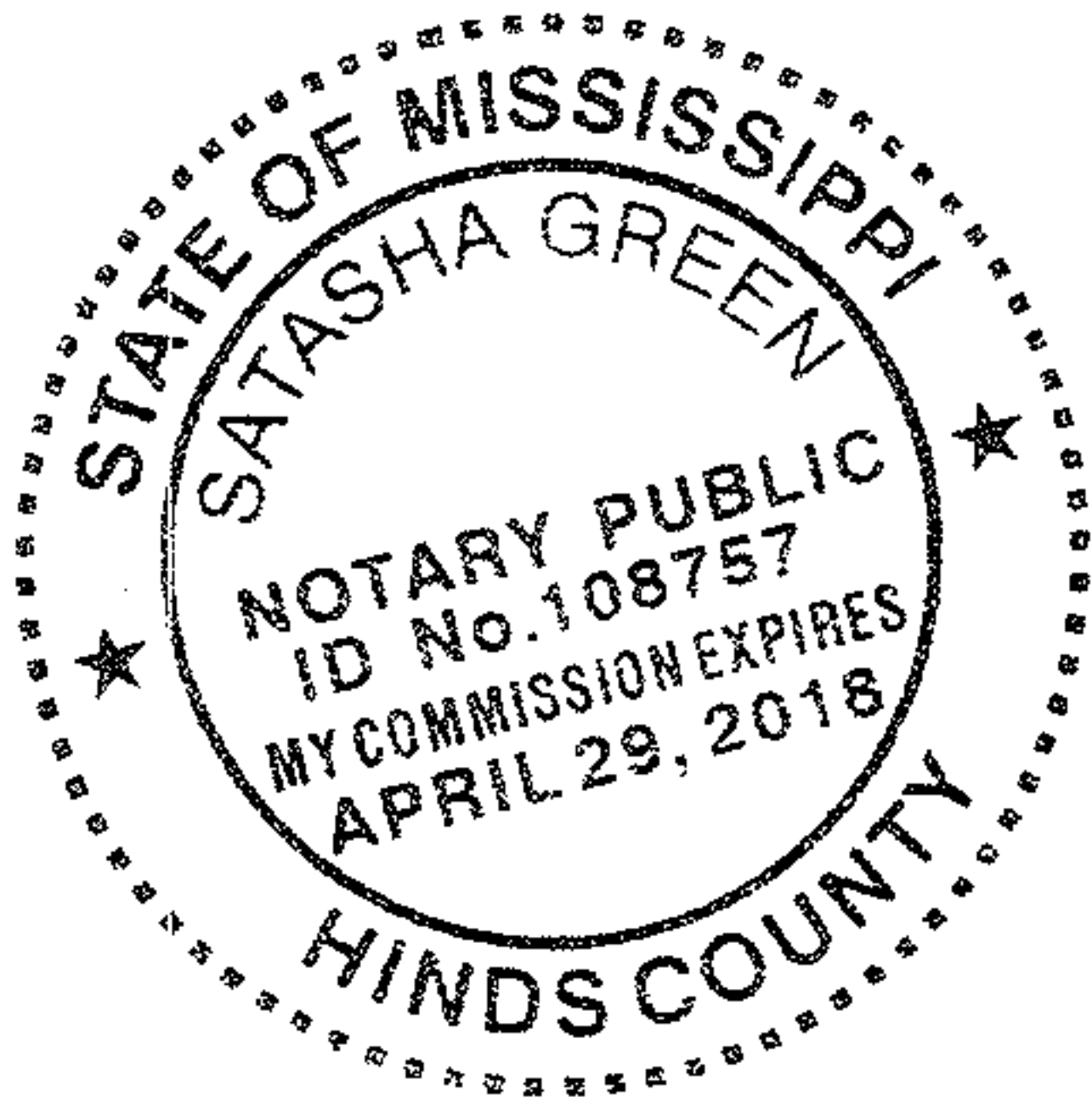
STATE OF Mississippi
COUNTY OF Rankin

Personally came and appeared before me, the undersigned authority in and for the above said jurisdiction, Patricia C McMullan, who acknowledges that he is the Senior Vice President of Origin Bank, and the he signed and delivered the above foregoing instrument, as the act and deed of Origin Bank, said being authorized to do so.

Given under my hand and official seal, this 17th day of April, 2018.

NOTARY PUBLIC: Satasha Green

My Commission Expires: April 29, 2018

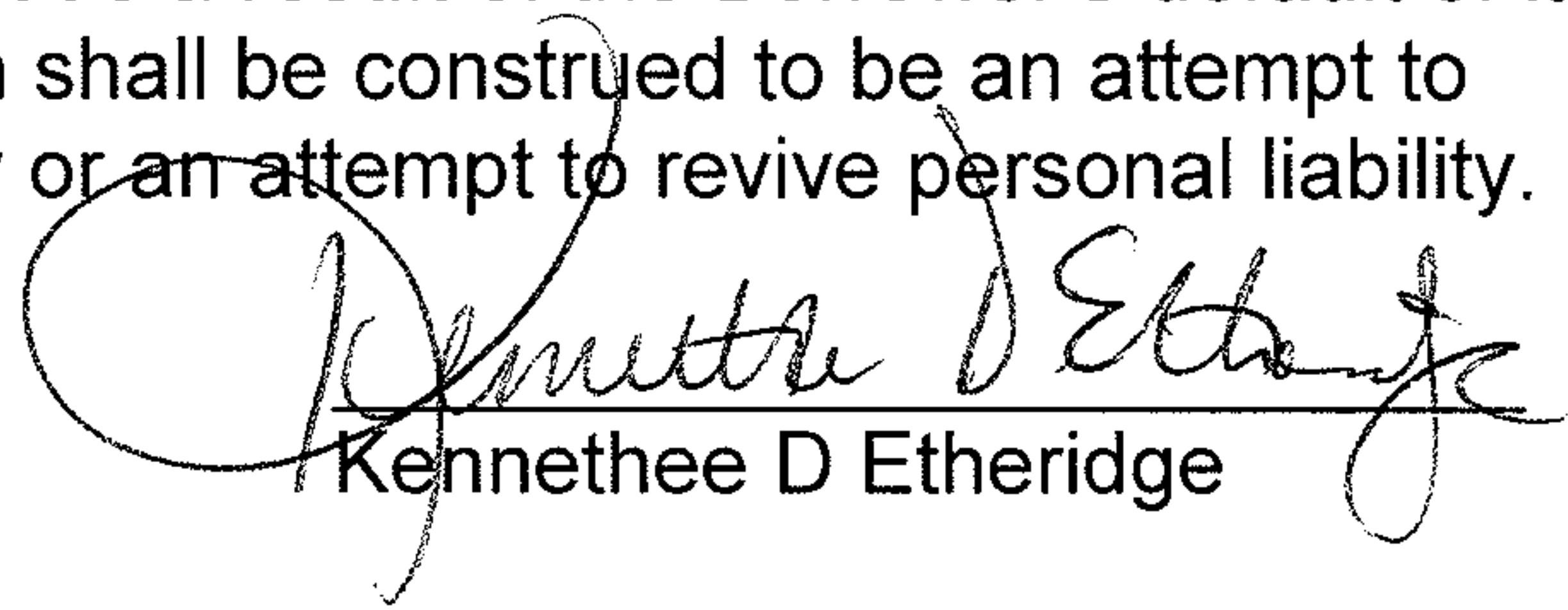


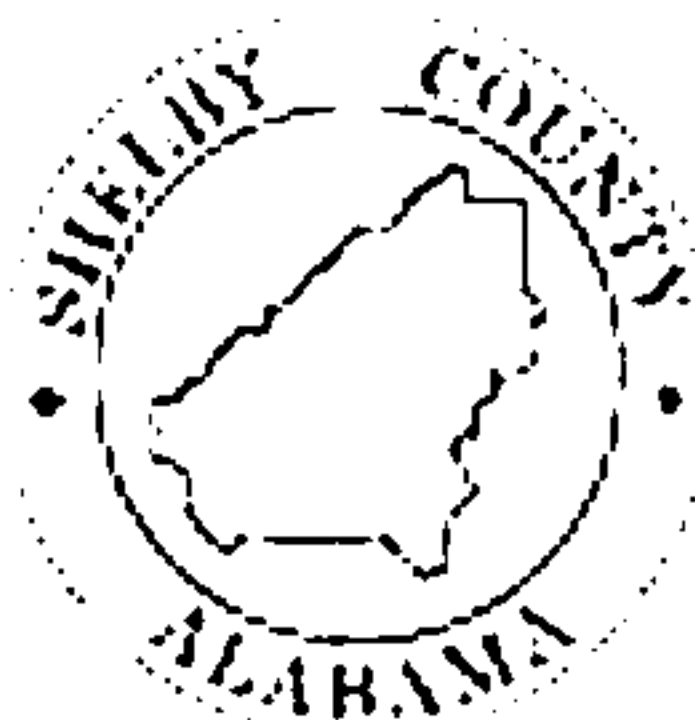
ADDENDUM

This Addendum is made a part of that Loan Modification Agreement entered into between Origin Bank and Kenneth D Etheridge ("Borrowers") dated March 30, 2018 (the "Loan Modification Agreement").

Notwithstanding anything to the contrary in the Loan Modification Agreement, the parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Lender may not pursue the Borrower for personal liability.

However, the parties acknowledge that the Lender retains certain rights, including but not limited to the right to foreclose its lien under appropriate circumstances. The parties agree that the consideration for this agreement is the Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security instrument as a result of the Borrower's default of its obligations thereunder. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability.


Kenneth D Etheridge



Filed and Recorded
Official Public Records
Judge James W. Fuhrmeister, Probate Judge,
County Clerk
Shelby County, AL
05/01/2018 03:26:37 PM
\$232.80 CHERRY
20180501000147870

