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MERS Phone: 1-888-679-6377

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11/15/2018 02:06:21 PM  
MORTAMEN 1/4

After Recording Return To:  
TIAA, FSB dba TIAA Bank, f/k/a EverBank  
Attn: Loss Mitigation Closing CC318  
301 W. Bay Street  
Jacksonville, FL 32202

Prepared by: Marina Marjanovic  
301 W. Bay Street, Jacksonville, FL 32202

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LOAN MODIFICATION AGREEMENT

Client (“I”):<sup>1</sup> TREVOR F GEIGER and MARISA M GEIGER  
Lender (“Lender”): TIAA, FSB dba TIAA Bank, f/k/a EverBank, 301 W. Bay Street, Jacksonville, FL 32202  
Loan Number: 9000504010

This Loan Modification Agreement (“Agreement”), made this June 15, 2018, between TREVOR F GEIGER and MARISA M GEIGER (“Client”) and “MERS” Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for TIAA, FSB dba TIAA Bank, f/k/a EverBank, 301 W. Bay Street, Jacksonville, FL 32202 (“Lender”), as Lender and Lender’s successors and assigns. MERS is the grantee under this security Instrument, amends and supplements. (1) the Mortgage, Deed of Trust, or Security Deed (the “Security Instrument”), and Timely Payment Rewards Rider, if any, dated August 1, 2007 recorded September 25, 2007 in Instrument # 20070925000450140, in the amount of \$173,500.00 of the 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 428 Hwy 416, Wilsonville, AL 35186.

The real property described being set forth as follows:

LOT 8, ACCORDING TO THE SURVEY OF WALTERS COVE THIRD SECTOR. AS RECORDED IN MAP BOOK 5. PAGE 71, 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):

- As of May 1, 2018, the amount payable under the Note and the Security Instrument (the “Unpaid Principal Balance”) is U.S. \$172,234.70, consisting of the unpaid amount(s) loaned to Client by Lender plus any interest and other amounts capitalized.
- Client promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest at the rate of 4.625% will begin to accrue on the Unpaid Principal Balance as of May 1, 2018 and the first new montly payment on the Unpaid Principle Balance will be due on June 1, 2018. The New Maturity Date will be August 1, 2047, (the “Maturity Date”). My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
29	4.625%	May 1, 2018	\$896.07	\$181.82 May adjust periodically	\$1,077.89 May adjust periodically	June 1, 2018	351

- I agree to pay in full the Principal Balance and any other amounts still owed under the Note and Security Instrument by the earliest of: (i) the date I sell or transfer an interest in the Property, (ii) the date I pay the entire Principal Balance, or (iii) the new Maturity Date.
- If I make a partial prepayment of Principal, the Lender may apply that partial prepayment first to any Deferred Principal Balance before applying such partial prepayment to other amounts due.
- If all or any part of the Property or any interest in the Property is sold or transferred (or if Client is not a natural person and a beneficial interest in Client 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 Client 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 Client must pay all sums secured by the Security Instrument. If Client 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 Client.
- By this paragraph, Lender is notifying Client that any prior waiver by Lender of Client’s obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Client has been advised of the amount needed to fully fund the Escrow Items.

<sup>1</sup> If there is more than one Borrower or Mortgagor executing this document, each is referred to as “I.” For purposes of this document words signifying the singular (such as “I”) shall include the plural (such as “we”) and vice versa where appropriate.

7. Client will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." Client shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. Client shall pay Lender the Funds for Escrow Items unless Lender waives Client's obligation to pay the Funds for any or all Escrow Items. Lender may waive Client's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Client shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Client's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If Client is obligated to pay Escrow Items directly, pursuant to a waiver, and Client fails to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and Client shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, Client shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph.

Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund to Client any Funds held by Lender.

8. Client also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Client's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Client 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph I of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Client waives any Timely Payment Rewards rate reduction to which Client may have otherwise been entitled; and
  - (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.
9. Client 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 Client'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 Client and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
  - (e) Client 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 Client.
  - (f) That, I will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Lender's procedures to ensure that the modified mortgage Loan is in first lien position and/or is fully enforceable upon modification and that if, under any circumstance and notwithstanding anything else to the contrary in this Agreement, the Lender does not receive such title endorsement(s), title insurance product(s) and/or subordination agreement(s), then the terms of this Agreement will not become effective on the Modification Effective Date and the Agreement will be null and void.
  - (g) That I will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this Agreement. I understand that either a corrected Agreement or a letter agreement containing the correction will be provided to me for my signature. At Lender's option, this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and I will not be eligible for a modification.
  - (h) That if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the Loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the lender deems necessary. If the Note is replaced, the Lender hereby indemnifies me against any loss associated with a demand on the Note. All documents the Lender requests of me shall be referred to as "Documents." I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement.



- (i) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the [Mortgagee] [Beneficiary] of record under the Security Instrument and this Agreement. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of 1901 E Voorhees Street, Suite C, Danville, IL 61834, tel. 1-888-679-6377. In cases where the loan has been registered with MERS who has only legal title to the interests granted by the client in the mortgage and who is acting solely as nominee for Lender and Lender's successors and assigns, MERS has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling the mortgage loan.
- (j) Notwithstanding anything to the contrary contained in this Agreement, Client and Lender acknowledge the effect of a discharge in bankruptcy that has been granted to Client prior to the execution of this Agreement and that Lender may not pursue Client for personal liability. However, Client acknowledges that Lender retains certain rights, including but not limited to the right to foreclose its lien evidenced by the Security Instrument under appropriate circumstances. The parties agree that the consideration for this Agreement is Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of Client's default there under. Nothing in this Agreement shall be construed to be an attempt to collect against Client personally or an attempt to revive personal liability.
- (k) If my Loan Documents govern a home equity loan or line of credit, then I agree that as of the Modification Effective Date, I am terminating my right to borrow new funds under my home equity loan or line of credit. This means that I cannot obtain additional advances, and must make payments according to this Agreement. (Lender may have previously terminated or suspended my right to obtain additional advances under my home equity loan or line of credit, and if so, I confirm and acknowledge that no additional advances may be obtained.)
- (l) This section applies only if applicable; Client hereby absolutely and unconditionally assigns and transfers to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon this assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold estate.

Client hereby absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Client authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Client shall receive the Rents until (i) Lender has given Client notice of default under this Agreement, pursuant to Section 22 of the Security Instrument, and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of default to Client: (i) all Rents received by Client shall be held by Client as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Client agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Client to Lender secured by the Security Instrument pursuant to Section 9 of the Security Instrument.

Client represents and warrants that Client has not executed any prior assignment of the Rents and has not performed, and will not perform, any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Client. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

- (m) This section applies only if applicable; I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents. Based on this representation, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement.

  
TREVOR GEIGER [Client]

Date: 10-15-18

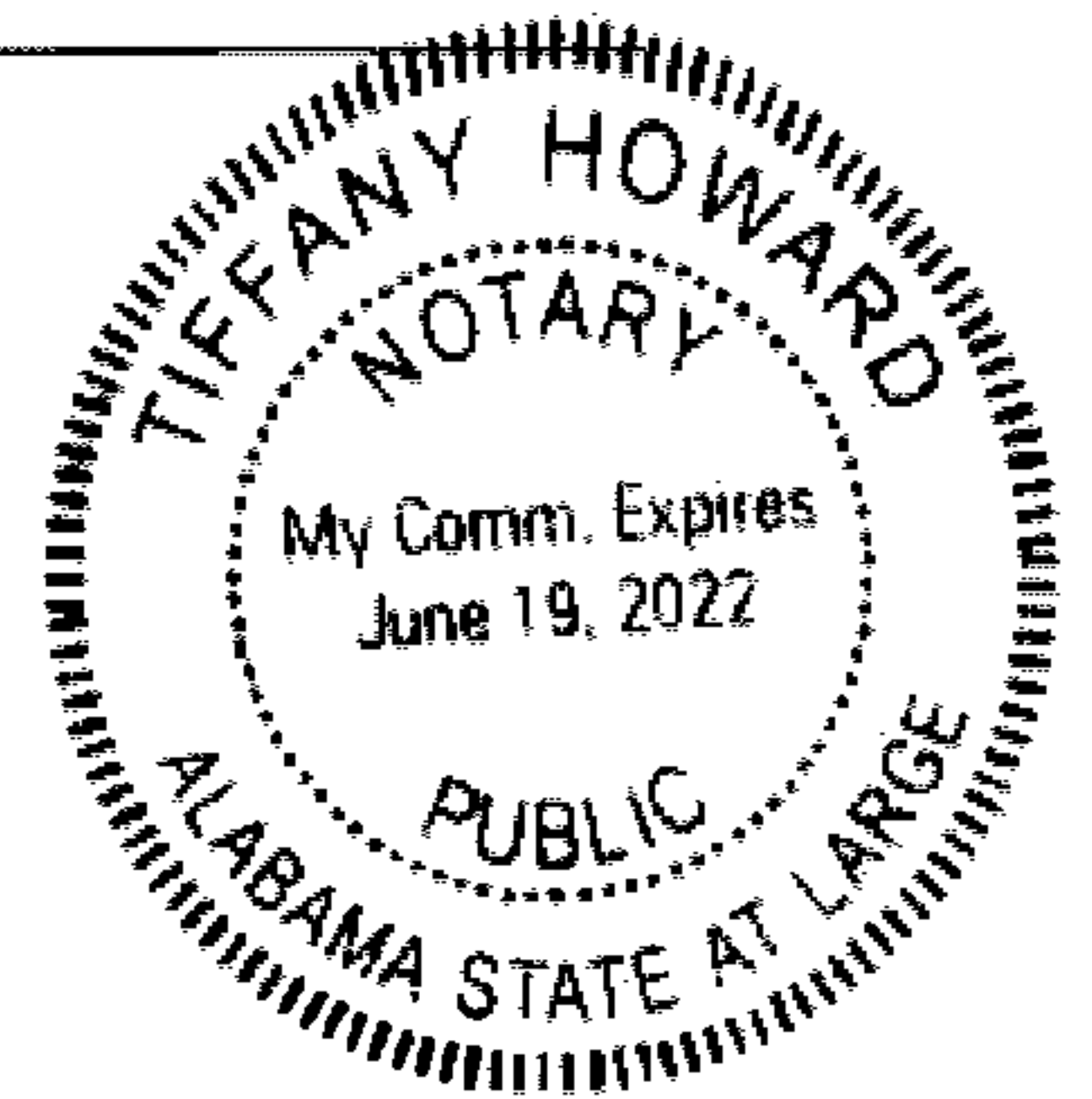
  
MARISA M. GEIGER [Client]

Date: 10/15/18

[Space Below This Line For Acknowledgment]

State of AlabamaCounty of ShelbyOn 10/15/18 before me, Tiffany Howard  
Date Notarized Printed name of Notary

Personally appeared TREVOR F GEIGER and MARISA M GEIGER



personally known to me \_\_\_\_ - OR - \_\_\_\_ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Tamara Hughes  
-Witness-  
Tamara Hughes  
Printed name of Witness

Cole Lawson  
-Witness-  
Cole Lawson  
Printed name of Witness

[Signature]  
Notary Public (Signature Required)

06/19/2022  
My Commission Expires

## Lender's Acknowledgment

**Mortgage Electronic Registration Systems, Inc.**

Lender

[Signature]  
-Witness-  
Marina Marjanovic  
Printed name of Witness

[Signature]  
-Witness-  
[Signature]  
Printed name of Witness

By: [Signature]  
[Vice President] **Robin Murdock**

Date: OCT 25 2018



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
11/15/2018 02:06:21 PM  
S282.45 CHARITY  
20181115000404350

Allen S. Bayl

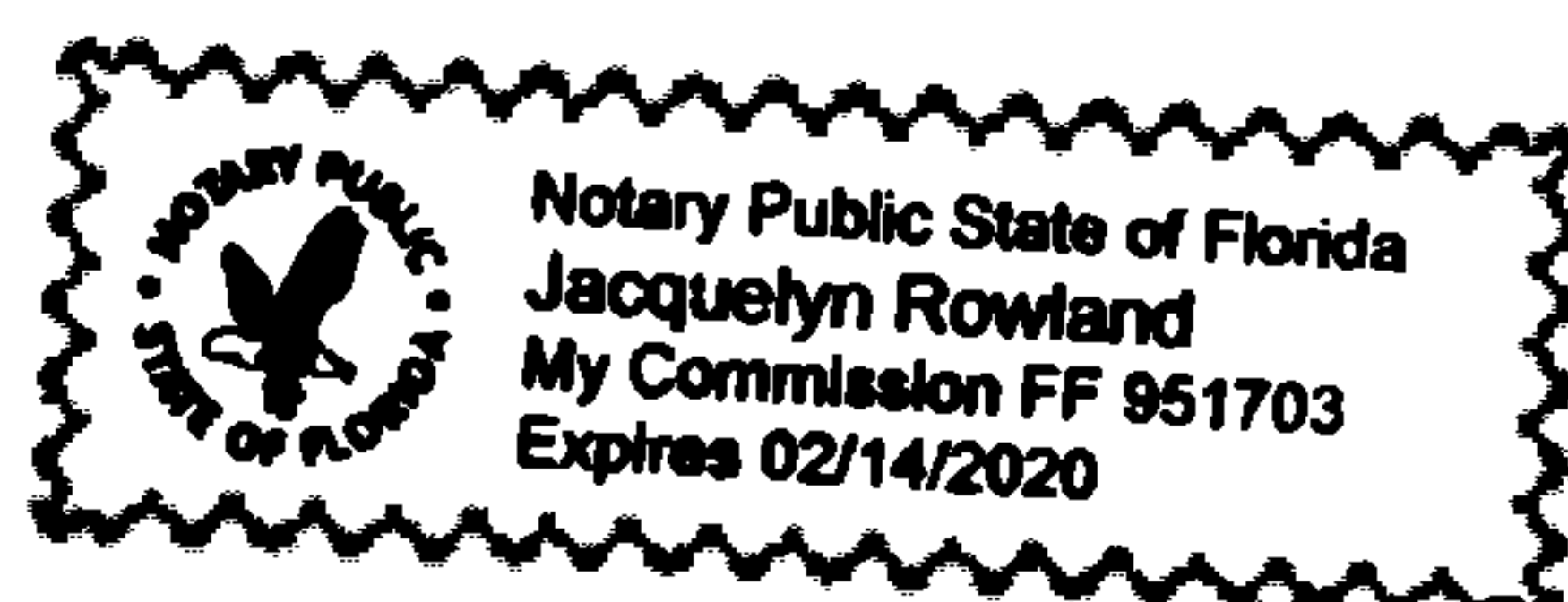
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State of FloridaCounty of Duval

I, Jacquelyn Rowland, a Notary Public for said County and State, do hereby certify that  
[Notary Name]  
Robin Murdock, Vice President, personally appeared before me this day and  
[Authorized Signer] [Title of Signing Officer]

acknowledged the execution of the same on his/her authorized capacity to be the person described in and who executed the foregoing instrument. I certify under PENALTY OF PERJURY under the laws of the State of Florida that the foregoing paragraph is true and correct.

WITNESS my hand and official stamp or seal, this 25 day of October, 2018



[Signature]  
Notary Public (Signature Required)  
**Jacquelyn Rowland**  
2-14-2020  
My Commission Expires