

20190404000109920
04/04/2019 02:49:49 PM
MORTAMEN 1/8

After recording please return to:
ServiceLink
Loan Modification Solutions
3220 El Camino Real
Irvine, CA 92602

This instrument was prepared by:
Cenlar FSB

425 Phillips Blvd.
Ewing, NJ 08618

[Space Above This Line For Recording Data]

Original Principal Amount \$144,337.00
Unpaid Principal Amount \$137,287.54
New Principal Amount \$139,857.83
Total Cap Amount \$2,570.29

Investor Loan No: 0215380331
Loan No: 0072506595
MIN: 100394900004225143

190788038-GZ

FHA/VA Case No.: 203 011-8156385-703

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 4th day of May, 2018, between BRITTANY W ALDRIDGE AND MICHAEL R ALDRIDGE, WIFE AND HUSBAND ("Borrower") and Guaranty Trust Company ("Lender"), and Mortgage Electronic Registration Systems, Inc., ("MERS") ("Mortgagee") amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated July 17, 2015 and granted or assigned to Mortgage Electronic Systems, Inc., as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint, Michigan 48501-2026, in the amount of \$144,337.00 and recorded on July 21, 2015 in Book, Volume, or Liber No. , at Page (or as Instrument No. 20150721000247950) , of the Official Records of Shelby, 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:

248 STONECREEK WAY, HELENA, AL 35080
[Property Address]

MERS Phone: 1-888-679-6377

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the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

PIN #: 13-4-20-4-005-038.000

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. As of June 1, 2018, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$139,857.83, 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 4.250%, from June 1, 2018. Borrower promises to make monthly payments of principal and interest of U.S. \$688.02, beginning on the 1st day of July, 2018, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 4.250% will remain in effect until principal and interest are paid in full. If on June 1, 2048 (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 this 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 this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this 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, 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,

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Borrower waives any Timely Payment Rewards rate reduction to which Borrower 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.

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.
- (f) "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) 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 P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (g) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a

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MERS

 8-23-18
Mortgage Electronic Registration Systems, Inc. - Nominee for Lender

Francine B. Bryant
Assistant Secretary

ACKNOWLEDGMENT

State of NY

County of Mercer

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I, Atia Kinard, a notary in and for said County in said State, hereby certify that Francine B. Bryant whose name as Assistant Secretary of Mortgage Electronic Registration Systems, Inc, as nominee for Guaranty Trust Company, its successors and assigns, a corporation, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 23 day of August, 2018


Signature of Officer

Atia Kinard

Printed Name

Title of Officer:

My Commission Expires: 10/28/21

ATIA KINARD
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires October 28, 2021
ID# 50048570

(Seal)

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foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging ☐.

Brittany Waldrige 8/15/18
BRITTANY WALDRIDGE -Borrower

Michael R. Aldridge 8/15/18
MICHAEL R ALDRIDGE -Borrower

_____(Seal)
-Borrower

_____(Seal)
-Borrower

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ACKNOWLEDGMENT

State of ALABAMA

County of JEFFERSON

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I CHARLES S. HOLMES hereby certify that BRITTANY W ALDRIDGE AND MICHAEL R ALDRIDGE 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 15 day of August, A. D. 2018.



(Seal)

[Signature]
Signature of Officer

CHARLES S. HOLMES
Printed Name

NOTARY
Title of Officer

My Commission Expires: JUNE 9 2020

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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
Guaranty Trust Company

By: Francine Bryant
2nd Vice President -Lender

8-23-18
Date of Lender's Signature

ACKNOWLEDGMENT

State of NS

County of Mercer

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I, Atia Kinard, a Notary in and for said
County, in said State, hereby certify that FRANCINE BRYANT whose name as
2nd VP of the Guaranty Trust Company, a Corporation 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 Corporation.

Given under my hand this the 23 day of AUG, 2018

Signature of Officer

Atia Kinard

Printed Name

Title of Officer

My Commission Expires: 10/28/21

ATIA KINARD
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires October 28, 2021
ID# 50048570

(Seal)

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EXHIBIT A

BORROWER(S): BRITTANY W ALDRIDGE AND MICHAEL R ALDRIDGE, WIFE AND HUSBAND

LOAN NUMBER: 0072506595

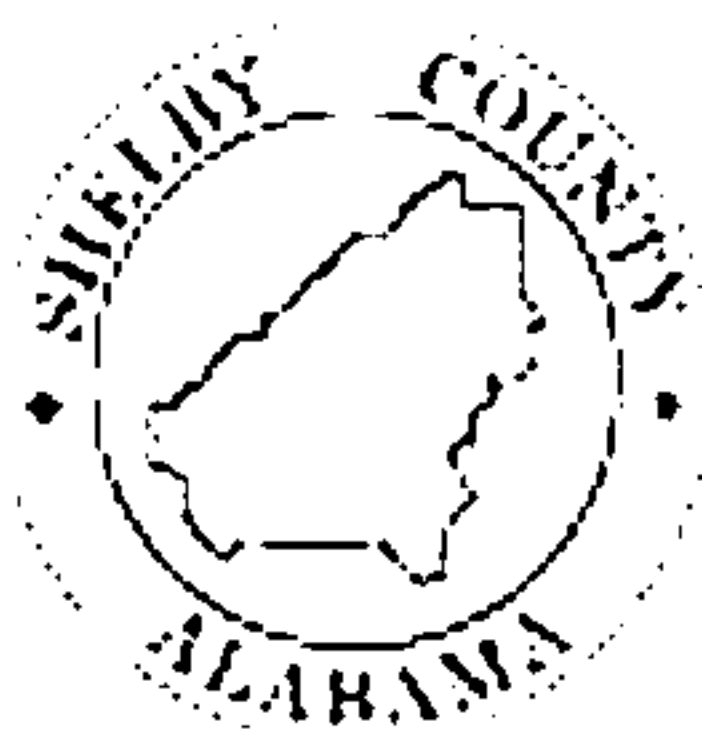
LEGAL DESCRIPTION:

STATE OF ALABAMA, COUNTY OF SHELBY, AND DESCRIBED AS FOLLOWS:

**LOT 1538, ACCORDING TO THE SURVEY OF OLD CAHABA IV 2ND ADDITION, PHASE FOUR, AS
RECORDED IN MAP BOOK 33, AT PAGE 131, IN THE JUDGE OF PROBATE OFFICE OF SHELBY
COUNTY, ALABAMA.**

PIN #: 13-4-20-4-005-038.000

ALSO KNOWN AS: 248 STONECREEK WAY, HELENA, AL 35080



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
04/04/2019 02:49:49 PM
\$245.85 CHERRY
20190404000109920

Allen S. Bayl

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