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MORTAMEN 1/6

**This Document Prepared By:
BRANDY MANGALINDAN
CARRINGTON MORTGAGE SERVICES, LLC
CARRINGTON DOCUMENT SERVICES
ANAHEIM, CA 92806
1-866-874-5860**

When Recorded Mail To:
CARRINGTON MORTGAGE SERVICES, LLC
C/O LOSS MITIGATION POST CLOSING DEPARTMENT
1600 SOUTH DOUGLASS ROAD, SUITE 200A
ANAHEIM, CA 92806

Source of Title: INSTRUMENT NO. 20101027000359150 DEED BOOK N/A, AT PAGE(S) N/A
Tax/Parcel #: 28 6 14 0 000 003.038

1a2/Principal: 200117463657041

[Space Above This Line for Recording Data]

Original Principal Amount: \$111,917.00 **FHA/VA/RHS Case No: 001117463657041**
Unpaid Principal Amount: \$95,631.15 **Loan No: 7000252317**
New Principal Amount: \$100,319.98
New Money (Cap): \$4,688.83

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 25TH day of JUNE, 2020, between **MICHAEL E RAMOS A MARRIED MAN, JOINED BY HIS WIFE, RACHEL C RAMOS ("Borrower")**, whose address is **235 IVY HILLS CIR, CALERA, ALABAMA 35040** and **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F, BY CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND ATTORNEY IN FACT ("Lender")**, whose address is **1600 SOUTH DOUGLASS ROAD, SUITE 200A, ANAHEIM, CA 92806** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **OCTOBER 21, 2010** and recorded on **OCTOBER 27, 2010** in **INSTRUMENT NO. 20101027000359160 MORTGAGE BOOK N/A PAGE N/A, SHELBY COUNTY, ALABAMA**, and (2) the Note, in the original principal amount of U.S. \$111,917.00, 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
235 IVY HILLS CIR, CALERA, ALABAMA 35040

the real property described is located in **SHELBY COUNTY, ALABAMA** and being set forth as follows:

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

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, **JULY 1, 2020** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$100,319.98**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$4,688.83** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
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 **3.7500%**, from **JULY 1, 2020**. The yearly rate of **3.7500%** will remain in effect until principal and interest are paid in full.

Borrower promises to make the total modified monthly mortgage payment of U.S. **\$644.79**, beginning on the 1ST day of **AUGUST, 2020**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. Borrower's payment consists of payments for principal and interest of U.S. **\$464.60**, plus payments for property taxes, hazard insurance, and any other permissible escrow items of US **\$180.19**. Borrower understands that the modified monthly mortgage payment is subject to change if there is an increase or decrease in property taxes, insurance, or any other permissible escrow items. The escrow payments may be adjusted periodically in accordance with applicable law and therefore the total monthly payment may change accordingly. If on **JULY 1, 2050** (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 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 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 cancelled, 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. **If the Borrower is currently subject to the protections of any automatic stay in bankruptcy, or have obtained a discharge in bankruptcy proceeding without reaffirming the mortgage loan debt, nothing in this Agreement or any other document executed in connection with this Agreement shall be construed as an attempt by Lender to impose personal liability under the Note and Deed of Trust/Mortgage. In such case, this Agreement is entered into in the ordinary course of business between the Lender and the Borrower in lieu of pursuit of in rem relief to enforce the lien. This Agreement does not revive the Borrower's personal liability under the Note and Deed of Trust/Mortgage, nor is it an attempt to collect, recover or offset any such debt as a personal liability of Borrower under the Note and Deed of Trust/Mortgage.**
6. 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 Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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.
8. Borrower agrees that any costs, fees and/or expenses incurred in connection with servicing the loan that may be legally charged to the account, but have not been charged to the account as of the Modification Effective Date, may be charged to the account at a later date and shall be the Borrower's responsibility to pay in full. For example, if the loan is in foreclosure there may be foreclosure fees and costs that have been incurred but not yet assessed to the account as of the date the Modification Effective Date; Borrower will remain liable for any such costs, fees and/or expenses.

In Witness Whereof, I have executed this Agreement.

Michael E Ramos
Borrower: MICHAEL E RAMOS

7/8/2020
Date

Rachel C Ramos
Borrower: RACHEL C RAMOS

7-8-2020
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

The State of ALABAMA)
Shelby County)

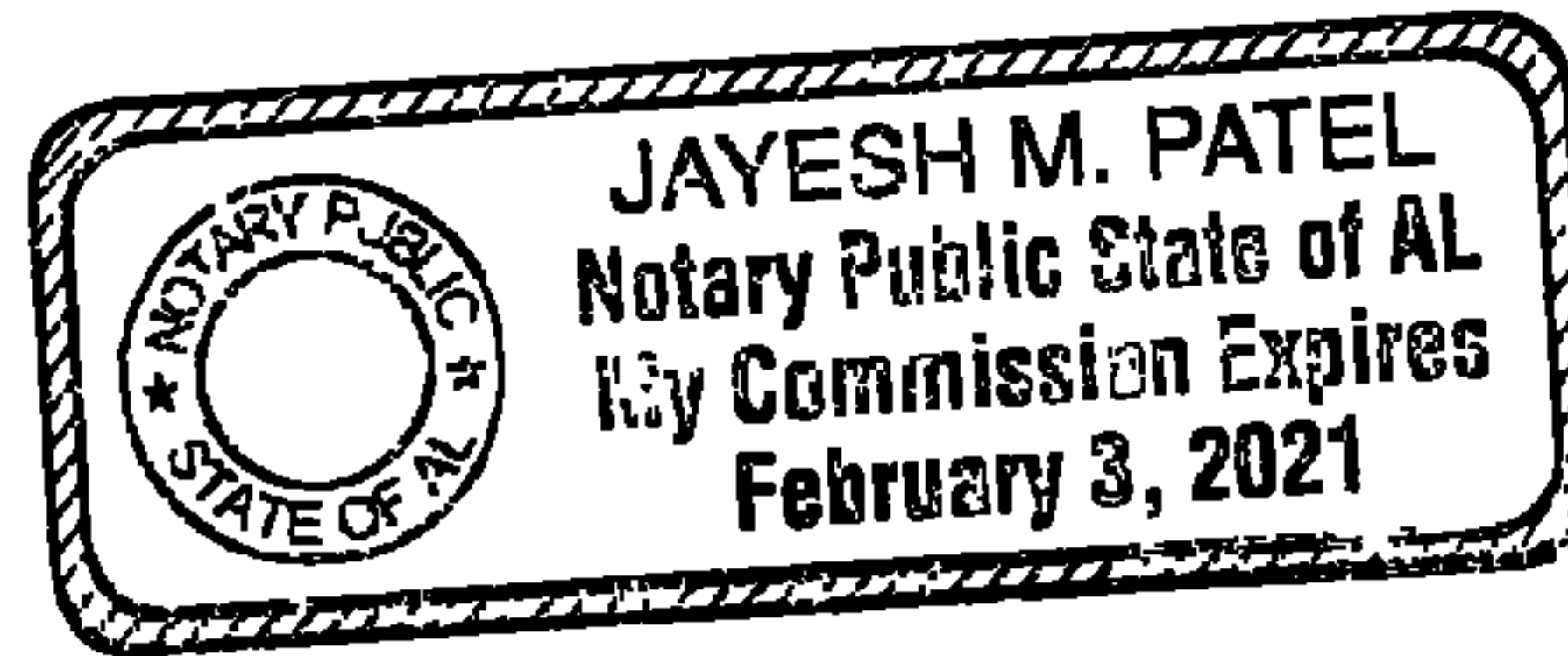
I, a Notary Public, hereby certify that MICHAEL E RAMOS, MARRIED PERSON; RACHEL C RAMOS, MARRIED PERSON whose name is signed to the foregoing instrument or conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand this 8th day of July, 2020.

Jayesh M Patel
Notary Public

Print Name Jayesh m Patel

My commission expires: Feb 3, 2021



In Witness Whereof, the Lender has executed this Agreement.

**WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE
LOAN TRUST F, BY CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND
ATTORNEY IN FACT**

By 
Terrence Money, Director, Loss Mitigation (print name)
Carrington Mortgage Services, LLC Attorney in Fact (title)

JUL 13 2020
Date

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

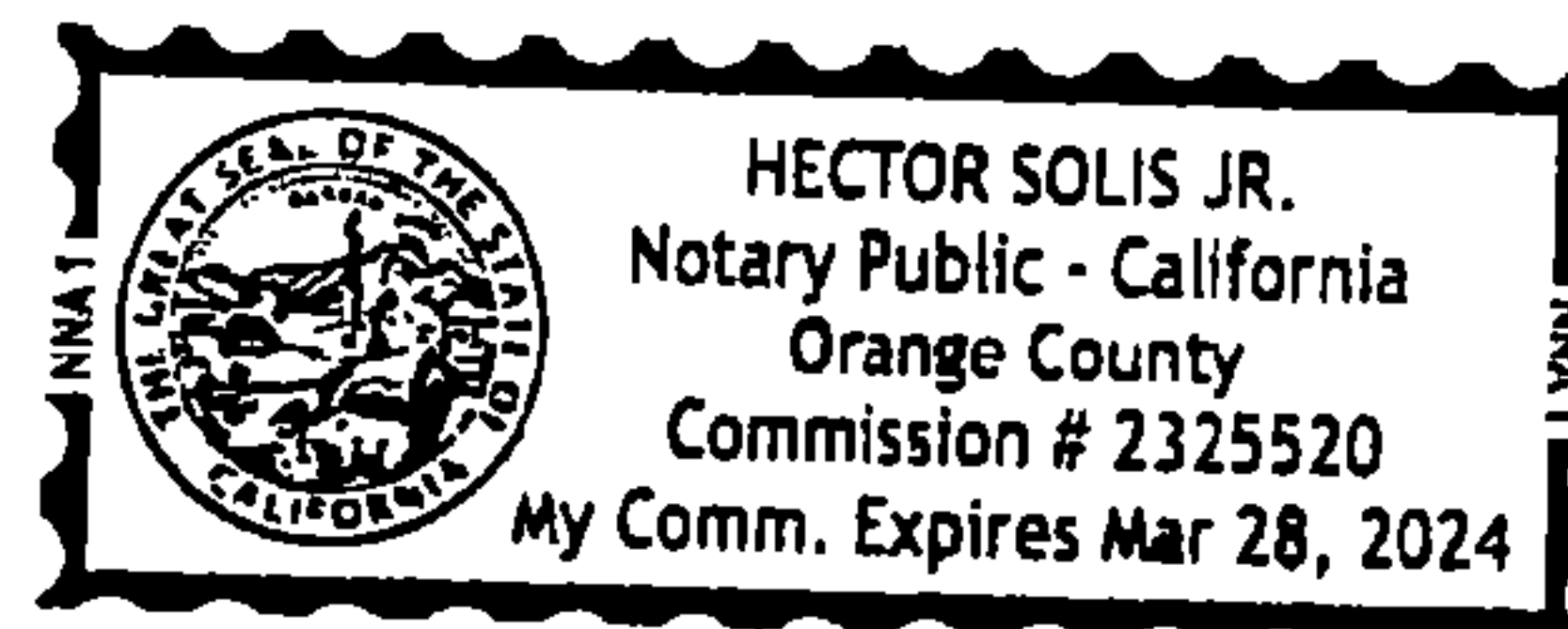
State of California)
County of Orange)

On July 13, 2020 before me Hector Solis Jr. Notary Public,
personally appeared Terrence Money, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph
is true and correct.

WITNESS my hand and official seal.

Signature 
Signature of Notary Public



(Seal)

EXHIBIT A

BORROWER(S): MICHAEL E RAMOS A MARRIED MAN, JOINED BY HIS WIFE, RACHEL C RAMOS

LOAN NUMBER: 7000252317

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF CALERA, COUNTY OF SHELBY, STATE OF ALABAMA, and described as follows:

LOT 183, ACCORDING TO THE PLAT OF OLD IVY SUBDIVISION, PHASE, I, BEING A RESURVEY OF PORTIONS OF LOTS 22-32 TRACT FIFTY ONE SUBDIVISION, PARCEL "B", RECORDED IN MAP BOOK 11, PAGE 26, ALL SITUATED IN THE SOUTHWEST 1/4, OF SECTION 14 AND THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 22 SOUTH, RANGE 2 WEST, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA, AS RECORDED IN MAP BOOK 35, PAGE 43A AND 43B, AND AS AMENDED IN THE AMENDED MAP OF OLD IVY SUBDIVISION, PHASE I, AS RECORDED IN MAP BOOK 36, PAGE 5A, AND 5B, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

ALSO KNOWN AS: 235 IVY HILLS CIR, CALERA, ALABAMA 35040



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
07/15/2020 03:19:24 PM
\$187.60 CHERRY
20200715000295150

Allen S. Bayl