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07/15/2020 03:28:32 PM
MORTAMEN 1/6

This Document Prepared By:
FARAH JOHNSON
PNC MORTGAGE, A DIVISION OF
PNC BANK, NATIONAL
ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702

When Recorded Mail To:
PNC BANK, N.A.
P.O. BOX 8800
DAYTON, OH 45401

Source of Title: INSTRUMENT NO. 200040112000020440 DEED BOOK N/A, AT PAGE(S) N/A
Tax/Parcel #: 13-8-28-1-004-079.000

_____[Space Above This Line for Recording Data]_____
Original Principal Amount: \$73,300.00 Freddie Mac Loan No.:0423705830
Unpaid Principal Amount: \$64,859.26 Loan No: ****2898
New Principal Amount: \$67,508.18
Capitalization Amount: \$2,648.92

LOAN MODIFICATION AGREEMENT (MORTGAGE)
(To a Fixed Interest Rate)

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement ("Agreement"), made this 12TH day of MAY, 2020, between TONYA LYNETTE BURNS A SINGLE PERSON ("Borrower"), whose address is 305 ROCKY RIDGE CIR, HELENA, ALABAMA 35080 and PNC BANK, NATIONAL ASSOCIATION ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated JULY 19, 2017 and recorded on JULY 25, 2017 in INSTRUMENT NO. 20170725000265510 MORTGAGE BOOK N/A PAGE N/A, of the

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161
05052020_57

****2898

OFFICIAL Records of 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,

305 ROCKY RIDGE CIR, HELENA, ALABAMA 35080
(Property Address)

the real property described being set forth as follows:

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

SEE ATTACHED LEGAL EXHIBIT A

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

1. Current Balance. As of **JULY 1, 2020**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$67,508.18**.
2. Interest Rate. 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 **3.3750%**, beginning **JULY 1, 2020**, both before and after any default described in the Note. The yearly rate of **3.3750%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. **\$256.48**, 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. If on **JULY 1, 2060**, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at
3232 NEWMARK DR, MIAMISBURG, OH 45342
or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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 the 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 given in accordance with Section

15 of the Security Instrument, within which Borrower must pay all sums secured by the 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.

7. Compliance with Covenants. 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.
8. 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 where 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.

In Witness Whereof, I have executed this Agreement.

[Signature]
Borrower: TONYA LYNETTE BURNS

5/14/2020
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

The State of ALABAMA)
Jefferson County)

I, a Notary Public, hereby certify that TONYA LYNETTE BURNS 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 14th day of May, 2020.

[Signature]
Notary Public

Print Name Sherry J. Hayes

My commission expires: May 11, 2022

SHERRY J HAYES
Notary Public, Alabama State At Large
My Commission Expires May 11, 2022

In Witness Whereof, the Lender have executed this Agreement.

PNC BANK, NATIONAL ASSOCIATION

Jennifer Myers
By **JENNIFER MYERS** (print name)
Vice President (title)

5/19/20
Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

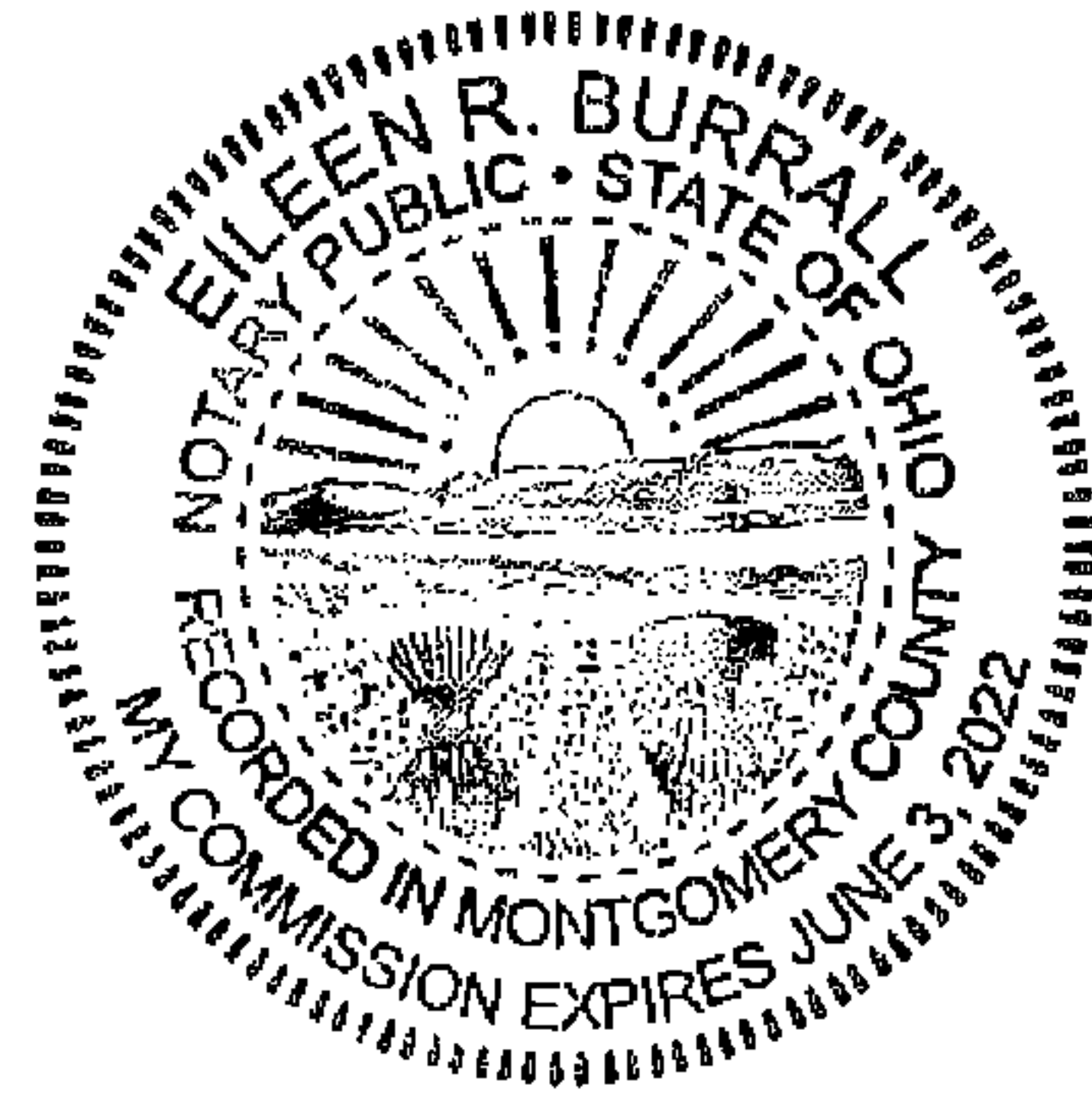
State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this May 19, 2020
(date) by **JENNIFER MYERS**, the **VICE PRESIDENT** of **PNC BANK, NATIONAL ASSOCIATION**, a national association, on behalf of the national association

Eileen R. Burrall
Notary Public

Printed Name: Eileen R Burrall
My commission expires: 06-03-2022



PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342

LEGAL DESCRIPTION

Exhibit "A"

PNC#

TAX ID#

Exhibit A (Legal Description)

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF SHELBY AND STATE OF ALABAMA:

LOT 79, ACCORDING TO THE SURVEY OF ROCKY RIDGE TOWNHOMES, PHASE ONE, AS RECORDED IN MAP BOOK 22, PAGE 132, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

BEING THE SAME PROPERTY AS CONVEYED FROM THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, ALSO KNOWN AS SECRETARY OF HOUSING AND URBAN DEVELOPMENT TO TONYA BURNS, A SINGLE WOMAN, AS DESCRIBED IN DEED INSTRUMENT NO. 20040112000020440, DATED 1/5/2004, RECORDED 1/12/2004.

TAX ID #: 13-8-28-1-004-079.000

FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 305 ROCKY RIDGE CIR, HELENA, AL 35080.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
07/15/2020 03:28:32 PM
\$138.40 JESSICA
20200715000295180

Allie S. Boyd