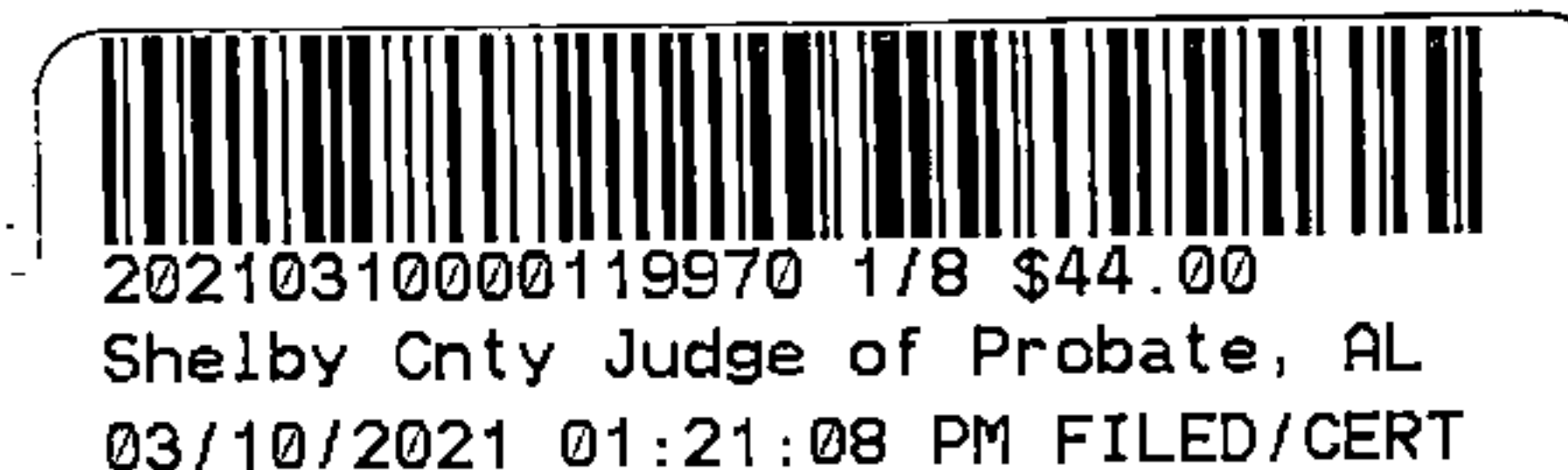


When recorded, return to:
Evansville Teachers Federal Credit Union
Attn: Mortgage Servicing
4401 Theater Drive, Evansville, IN 47715
800-800-9271

This document was prepared by:
Chad Wesselman
Evansville Teachers Federal Credit Union
4401 Theater Drive, Evansville, IN 47715
812-477-9271



Signature of Preparer



Loan Modification Agreement

(Providing for Fixed Interest Rate)

MERS Phone: 1-888-679-6377
MIN: 1008796-0000030978-4

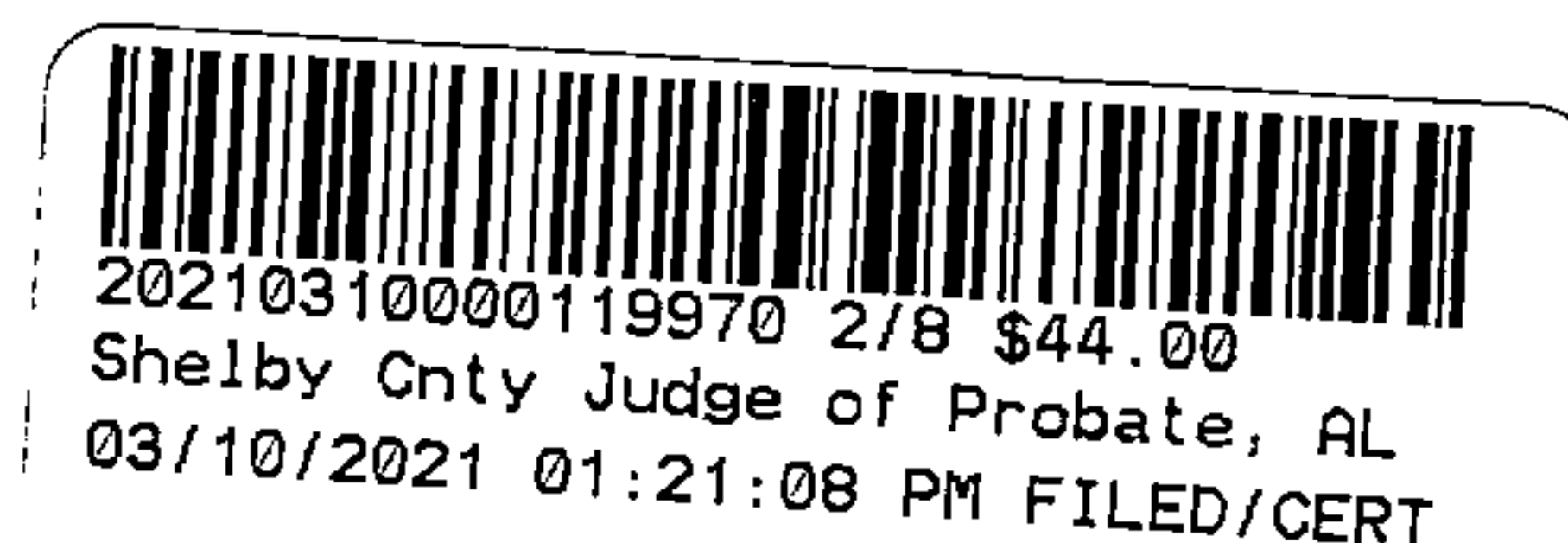
This Loan Modification Agreement ("**Agreement**"), made this **January 13, 2021** between **CAROL A HOLLINGER AND BENJAMIN P HOLLINGER, WIFE AND HUSBAND ("Borrower")** and **Evansville Teachers Federal Credit Union, 4401 Theatre Drive Evansville, IN 47715 ("Lender")**, and Mortgage Electronic Registration Systems, Inc. ("**MERS**") ("**MORTGAGEE**"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "**Security Instrument**") dated **11/20/2020** and recorded in Book or Liber **20201125000540900**, at page(s), of the **COUNTY** (Name of Records) Records of **Shelby, AL (County and State, or other Jurisdiction)** 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 **1159 Country Club Cir, Hoover, AL, 35244 (Property Address)** the real property described being set forth as follows: **Lot 2741, according to the Map and Survey**

of Riverchase Country Club, 27th Addition, recorded in Map Book 11, Page 56, in the Office of the Judge of Probate of Shelby County, Alabama.

APN #: 11-7-35-0-004-085.000

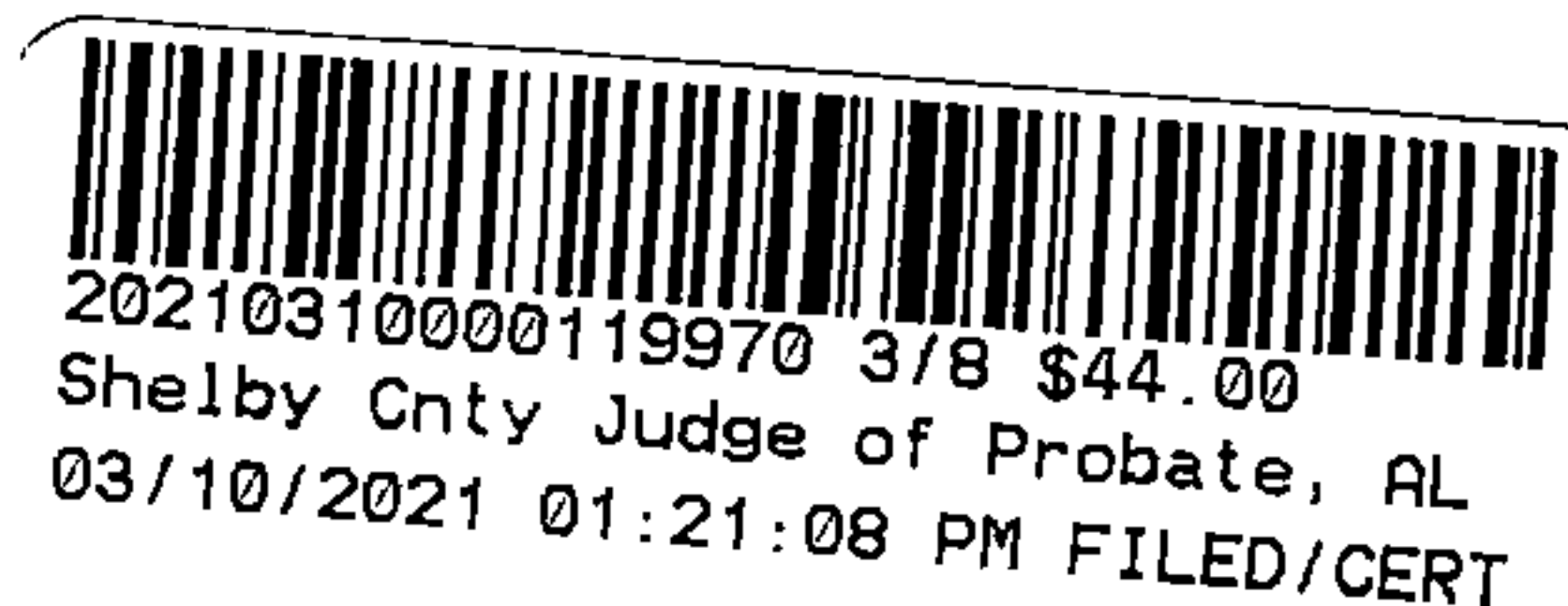
In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. As of **January 13, 2021**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$234,448.97**, 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 **2.500%** from **1/13/2021**. Borrower promises to make monthly payments of principal and interest of U.S. **\$928.09**, beginning on the day of **02/01/2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **2.500%** will remain in effect until principal and interest are paid in full. If on **12/01/2050** (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 **12/01/2050**.
3. If all or any part of the Property or any interest in the Property is sold or transferred (of 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 delivered or mailed 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 the 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; 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. 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, street address: 1901 E Vorhees Street, Suite C, Danville, IL 61834, 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 foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purpose of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, and 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 trail 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 line, Borrower also consents to being contacted by text messaging ☒.



20210310000119970 5/8 \$44.00
Shelby Cnty Judge of Probate, AL
03/10/2021 01:21:08 PM FILED/CERT

Carol A. Hollinger (Seal)
Carol A Hollinger -Borrower

Benjamin P Hollinger (Seal)
Benjamin P Hollinger -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ Refer to the attached *Signature Addendum* for additional parties and signatures.



**Mortgage Electronic Registration
Systems, Inc.**

-Nominee for Lender

**Evansville Teachers Federal
Credit Union**

(Seal)

-Lender

By: Annette Maier
Annette Maier

By: Chad W. Wesselman
Chad W. Wesselman

1/13/21
Date of Lender's Signature

Acknowledgement

State of Indiana

County of Vanderburgh

This instrument was acknowledged before me on **January 13, 2021** by **Annette Maier and Chad W. Wesselman**

Laurie Evans
Notary Public



Notary County:

My commission expires:

LAURIE EVANS
Notary Public, State of Indiana
Resident of Vanderburgh County, IN
My Commission Expires: January 8, 2027
Commission Number NP0717794

**This instrument was prepared by:
Chad Wesselman**



20210310000119970 7/8 \$44.00
Shelby Cnty Judge of Probate, AL
03/10/2021 01:21:08 PM FILED/CERT

**Mail Tax Statements To:
1159 Country Club Cir, Hoover, AL, 35244**

LOAN MODIFICATION AGREEMENT WITH MERS-Single Family-Fannie Mae UNIFORM INSTRUMENT

Form 3179 1/01 (rev. 4/14)

Page 7 of 8

Loan Origination Organization: Evansville Teachers Federal Credit Union

NMLS ID: 518136

Loan Originator: Chad Wesselman

NMLS ID: 703895

Acknowledgement

State of Indiana

County of Vanderburgh

This instrument was acknowledged before me on **January 13, 2021** by **CAROL A HOLLINGER AND BENJAMIN P HOLLINGER, WIFE AND HUSBAND**


Notary Public

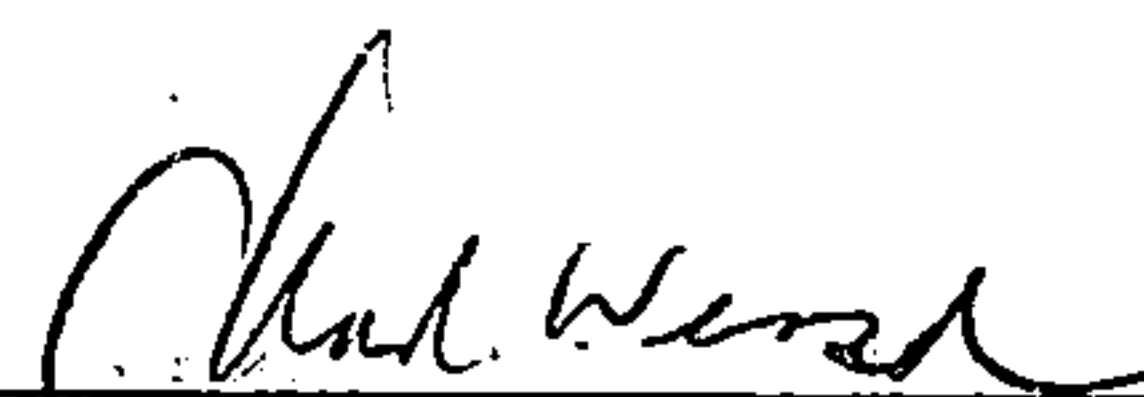


LAURIE EVANS
Notary Public, State of Indiana
Resident of Vanderburgh County, IN
My Commission Expires: January 8, 2027
Commission Number NP0717794

Notary County:

My commission expires:

I, Chad Wesselman, affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.


Chad Wesselman

LOAN MODIFICATION AGREEMENT WITH MERS-Single Family-Fannie Mae UNIFORM INSTRUMENT
Form 3179 1/01 (rev. 4/14)
Page 8 of 8



20210310000119970 8/8 \$44.00
Shelby Cnty Judge of Probate, AL
03/10/2021 01:21:08 PM FILED/CERT