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03/31/2021 07:55:19 AM  
MORTAMEN 1/4

**THIS INSTRUMENT WAS PREPARED BY SHEREESE GEORGE  
WHEN RECORDED, MAIL TO:**

Alabama Housing Finance Authority  
7460 Halcyon Pointe Drive, Suite 200  
Montgomery, AL 36117  
334-244-9200

Servicer Loan Number: 50839841  
Investor Loan Number: 1704813212

**SOURCE OF TITLE: INSTRUMENT NO. 20070920000442680**

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_

**FANNIE MAE FLEX LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 1st day of March, 2021, between SHERRY STANLEY, A MARRIED WOMAN ("Borrower") and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") as nominee for HOMETOWN MORTGAGE SERVICES, INC. ("Lender") assigned to ALABAMA HOUSING FINANCE AUTHORITY as recorded in Instrument #20210218000082250, February 18, 2021, at page(s) 1-11, amends and supplements (1) the Mortgage (the "Security Instrument") dated August 17, 2007 and recorded in Instrument No. 20070920000442690, at page(s) 1-17, of the Shelby County Judge of Probate Records of Columbiana, 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

**355 Copper Rd, Columbiana, Alabama 35051-5364,**

the real property described being set forth as follows:

Commence at the Northeast corner of the Southeast 1/4 of Section 29, Township 21 South, Range 1 East Shelby County, Alabama; thence run West 540 feet; thence turn left and run South 210 feet; thence turn left and run East 55 feet to the point of beginning; thence continue same course 155 feet; thence turn right and run South 280 feet; thence turn right and run West 155 feet; thence turn right and run North 280 feet to the point of beginning. Situated in Shelby County, Alabama.

Also, an easement for ingress and egress thirty (30) feet in width over and across the Easterly side of the following described parcel of land: Commence at the Northeast corner of the Southeast 1/4 of Section 29, Township 21 South, Range 1 East, Shelby County, Alabama; thence run West 330 feet to the point of beginning; thence continue same course 210 feet; thence turn left and run South 210 feet; thence turn left and run East 210 feet; thence turn left and run North 210 feet to the point of beginning.

Assessor's Parcel No: 209290000006005

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 April 1, 2021, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$57,136.17, 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 6.0%, from April 1, 2021 to March 1, 2061. Borrower promises to make monthly payments of principal and interest of U.S. \$314.37, beginning on the 1st day of April 2021, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 6.0% will remain in effect until principal and interest are paid in full. If on March 1, 2061 (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 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) 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 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 ☐.

Witness the hand seal of each of the undersigned as the day and year first above written.

Sherry Stanley Kaur (SEAL)  
Sherry Stanley

State of Alabama)  
County of Shelby)

I, the undersigned authority, A Notary Public in and for said State and County hereby certify that Sherry Stanley 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 this conveyance they executed the same voluntarily on the day the same bears date.

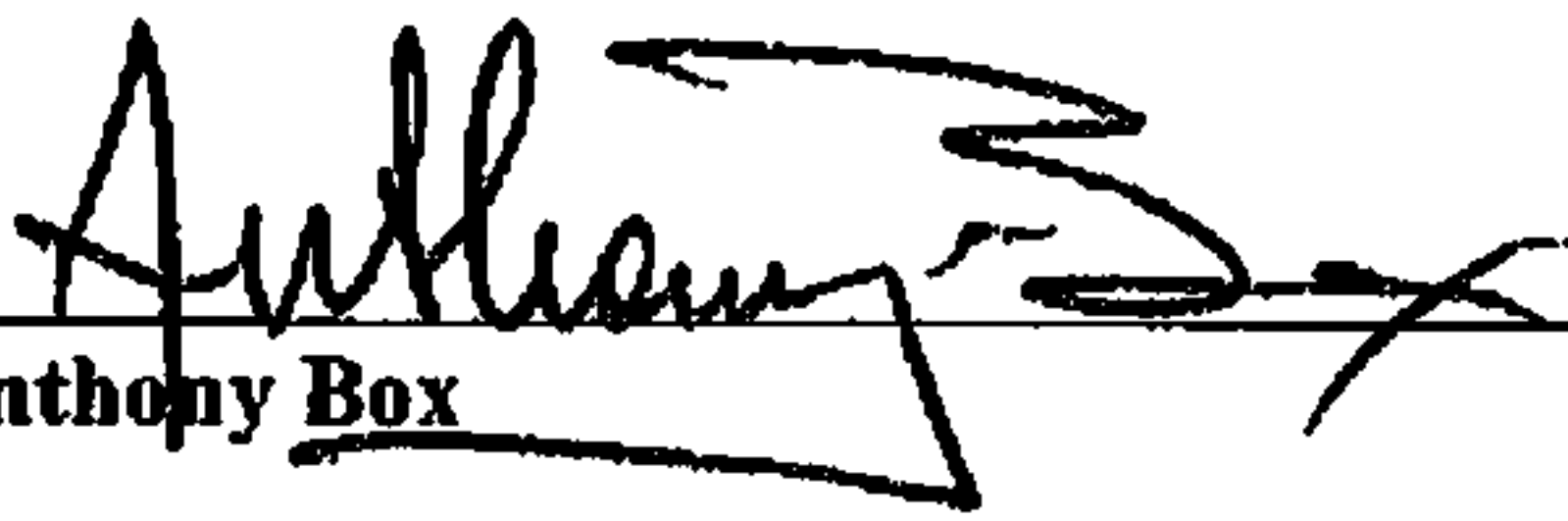
Given under my hand and seal this 11<sup>th</sup> day of March, 2021.

Walter E. Thomas  
(Notary Public)  
My Commission Expires:

**My Commission Expires 5/28/24**



LENDER: Alabama Housing Finance Authority

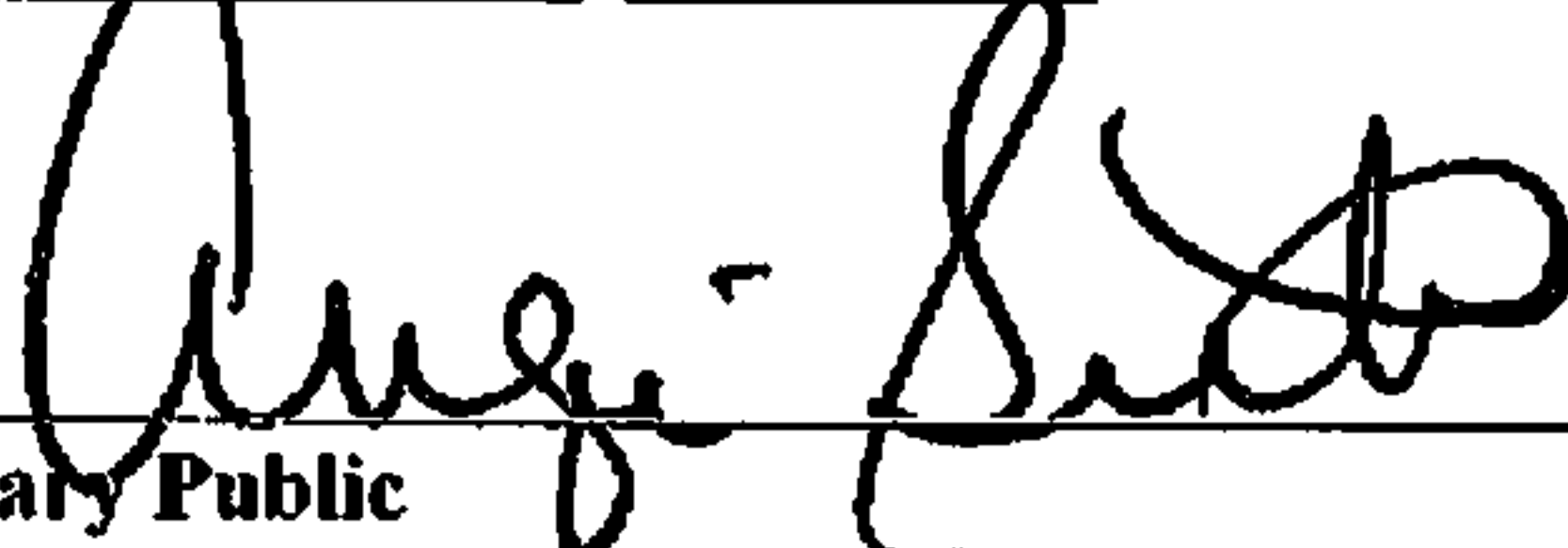
BY:   
Anthony Box

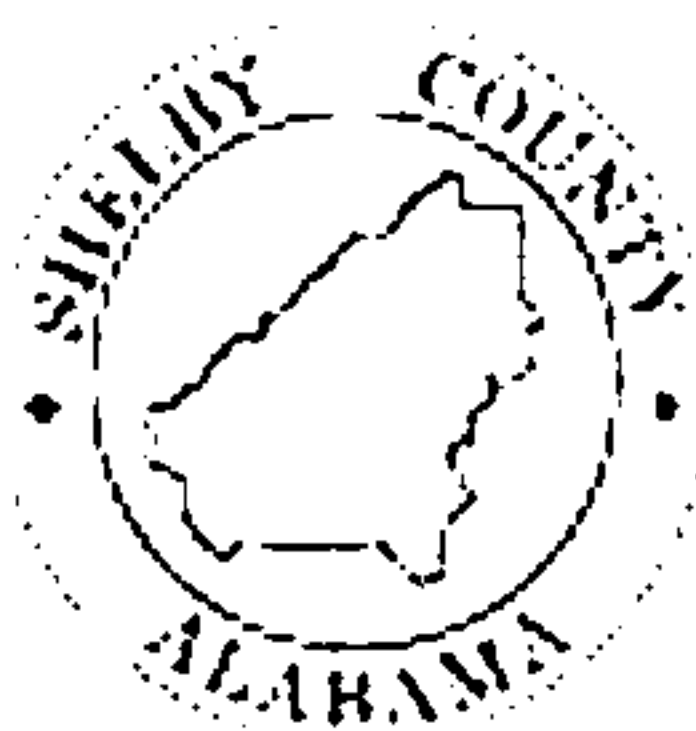
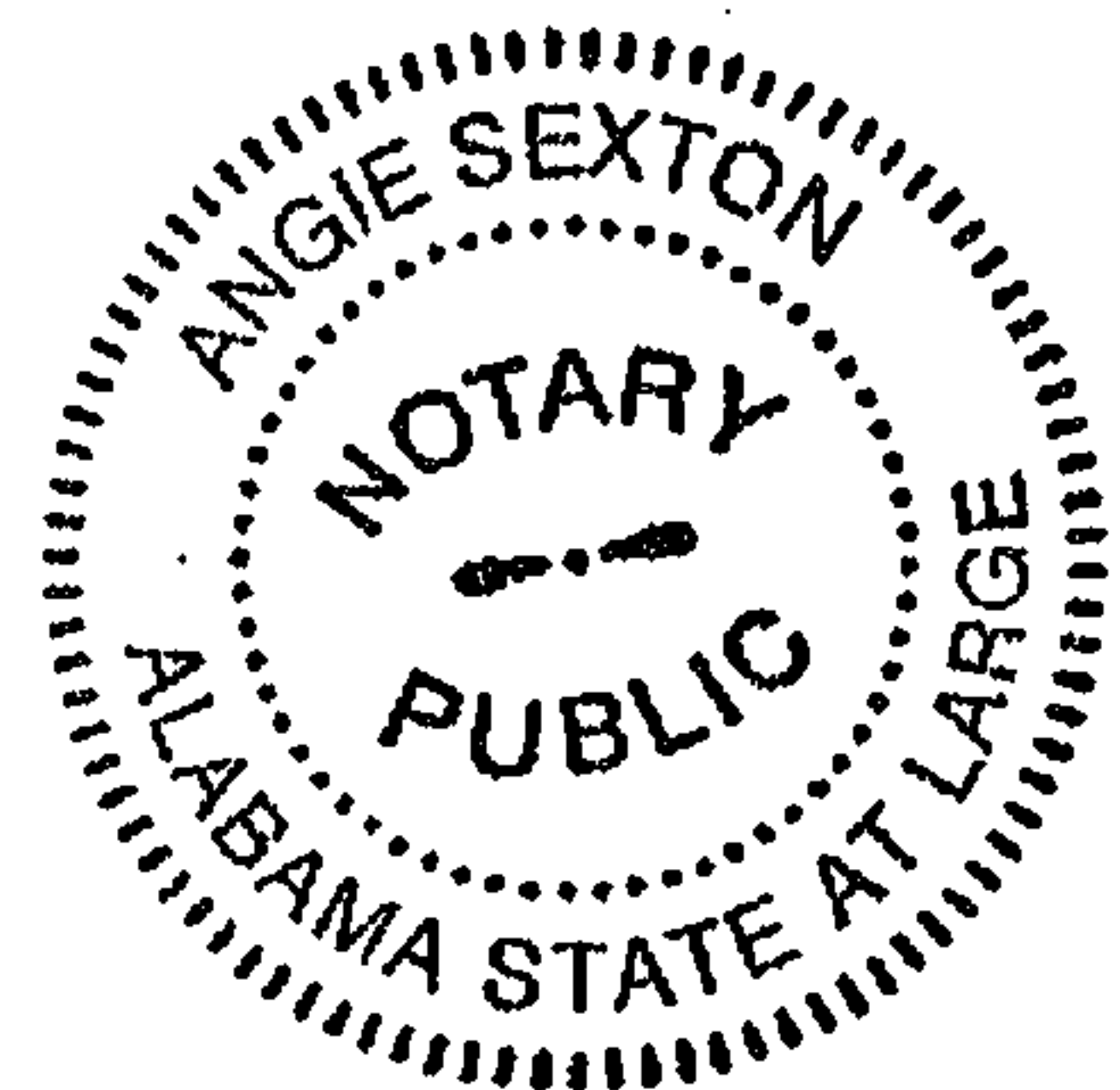
ITS: Servicing Administrator

STATE OF ALABAMA  
COUNTY OF MONTGOMERY

I, the undersigned, a Notary Public in and for said County in said State, hereby certify that Anthony Box whose name as Servicing Administrator respectively of Alabama Housing Finance Authority are signed to the foregoing instrument and who are known to me, acknowledged before me on this date that, being informed of the contents of said instrument who are known to Alabama Housing Finance Authority.

Given under my hand and seal of office this 19 day of March, 2021.

  
Notary Public  
My Commission Expires: 9-18-21



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
03/31/2021 07:55:19 AM  
\$33.00 CHERRY  
20210331000158080

Allen S. Beal