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02/08/2022 02:29:08 PM  
MORTAMEN 1/8

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

This instrument was prepared by:  
PennyMac Loan Services, LLC  
Jay Botello  
6101 Condor Drive, Suite 200  
Moorpark, CA 93021

\_\_\_\_\_  
[Space Above This Line For Recording Data] **210214492**  
Original Principal Amount \$203,250.00      Investor Loan No: 0221526568  
Unpaid Principal Amount \$192,112.77      Loan No: 8-17571696  
New Principal Amount \$197,113.98

Investor Case No. 011-8827050

## LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 20th day of October, 2021, between SUSAN DANIELLE LANGNER, MARRIED ("Borrower"), PennyMac Loan Services, LLC ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated February 28, 2018 and in the amount of \$203,250.00 and recorded on March 2, 2018 in Book, Volume, or Liber No.

, at Page (or as Instrument No. 20180302000068290), 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:

**223 BIG ROCK DRIVE, CALERA, AL 35040**

[Property Address]

the real property described being set forth as follows:

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



PIN #: 27 1 12 0 000 017.000

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

1. As of **November 1, 2021**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$197,113.98**, 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 **3.125%**, from **October 1, 2021**. Borrower promises to make monthly payments of principal and interest of U.S. **\$844.39**, beginning on the **1st** day of **November, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.125%** will remain in effect until principal and interest are paid in full. If on **October 1, 2051** (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 that they will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this Agreement. Borrower understands that either a corrected Agreement or a letter agreement containing the correction will be provided for signature. At Lender's option, this Agreement will be void and of no legal effect upon notice of such error. If Borrower elects not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement.
- 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 ☐.

- g) That the mortgage insurance premiums on my Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment.





Furthermore, the date on which I may request cancellation of mortgage insurance may change as a result of the New Principal Balance.

6. I understand that the Loan Documents will not be modified unless and until (i) the Lender accepts this Agreement by signing the Loan Modification Agreement, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.
7. That I will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this Agreement. I understand that either a corrected Agreement or a letter agreement containing the correction will be provided to me for my signature. At Lender's option, this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and I will not be eligible for a modification.

Susan Danielle Langner  
Borrower - SUSAN DANIELLE LANGNER

Date: 10/26/2021

#### ACKNOWLEDGMENT

State of Alabama

§  
§  
§

County of Jefferson

I Shannon Salters hereby certify that **SUSAN DANIELLE LANGNER** 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 26 day of October, A. D. 2021.

Shannon Salters

Signature of Officer

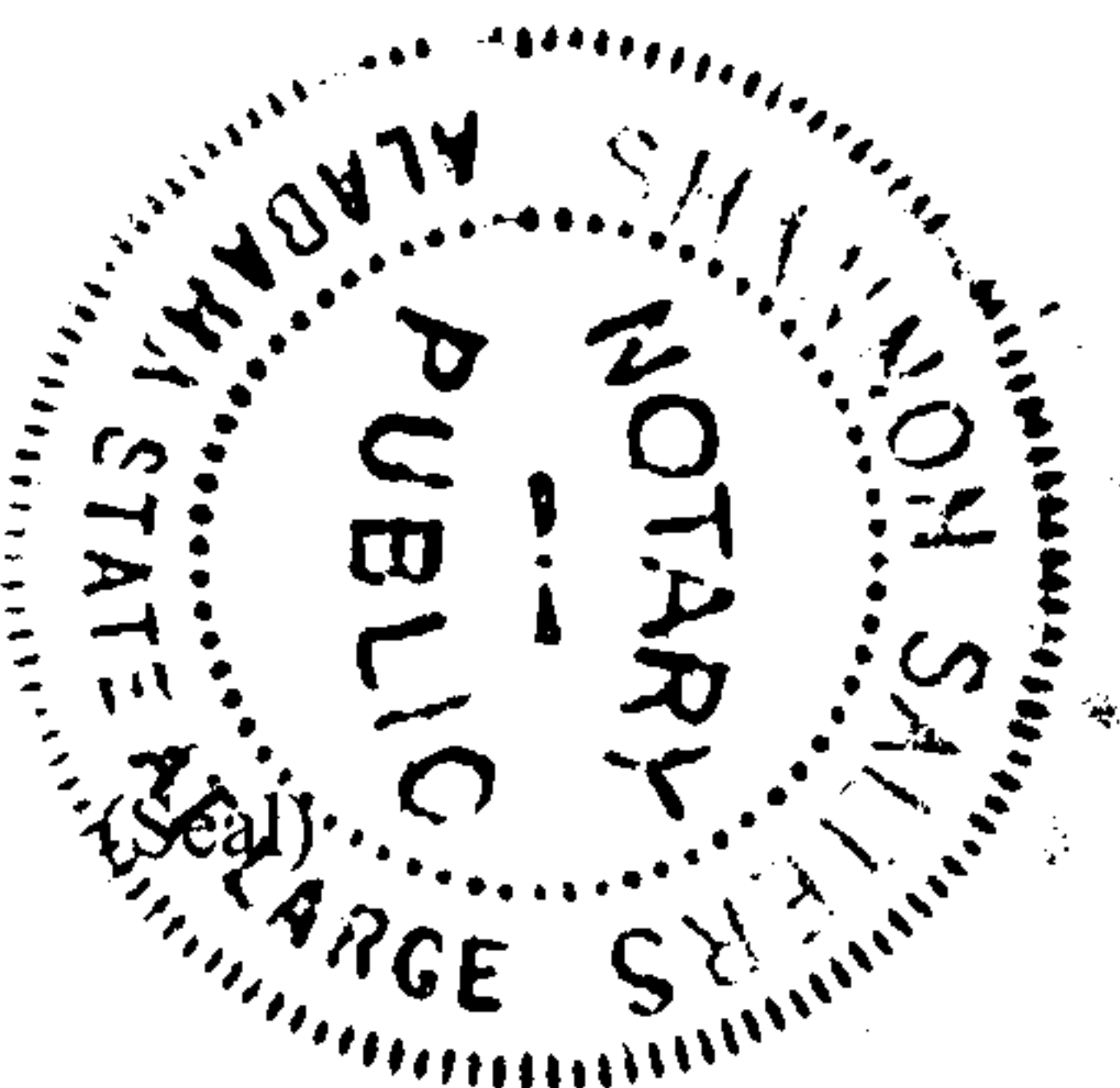
Shannon Salters

Printed Name

Notary Public

Title of Officer

My Commission Expires: 3.1.2023



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE  
PennyMac Loan Services, LLC

 (Seal)  
-Lender

By: Tabitha Adamson  
Assistant Vice President

SEE ATTACHED

NOV 10 2021

Date of Lender's Signature

### 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 \_\_\_\_\_ §

County of \_\_\_\_\_ §

On \_\_\_\_\_ before me, \_\_\_\_\_, Notary Public personally appeared \_\_\_\_\_, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity on behalf of the corporation, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person 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.

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Printed Name

(Seal)

My Commission Expires: \_\_\_\_\_



## 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 Ventura )

On 11/10/2021 before me, Rocio T. Hernandez, Notary Public  
(insert name and title of the officer)

personally appeared Tabitha Adamson,  
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  (Seal)

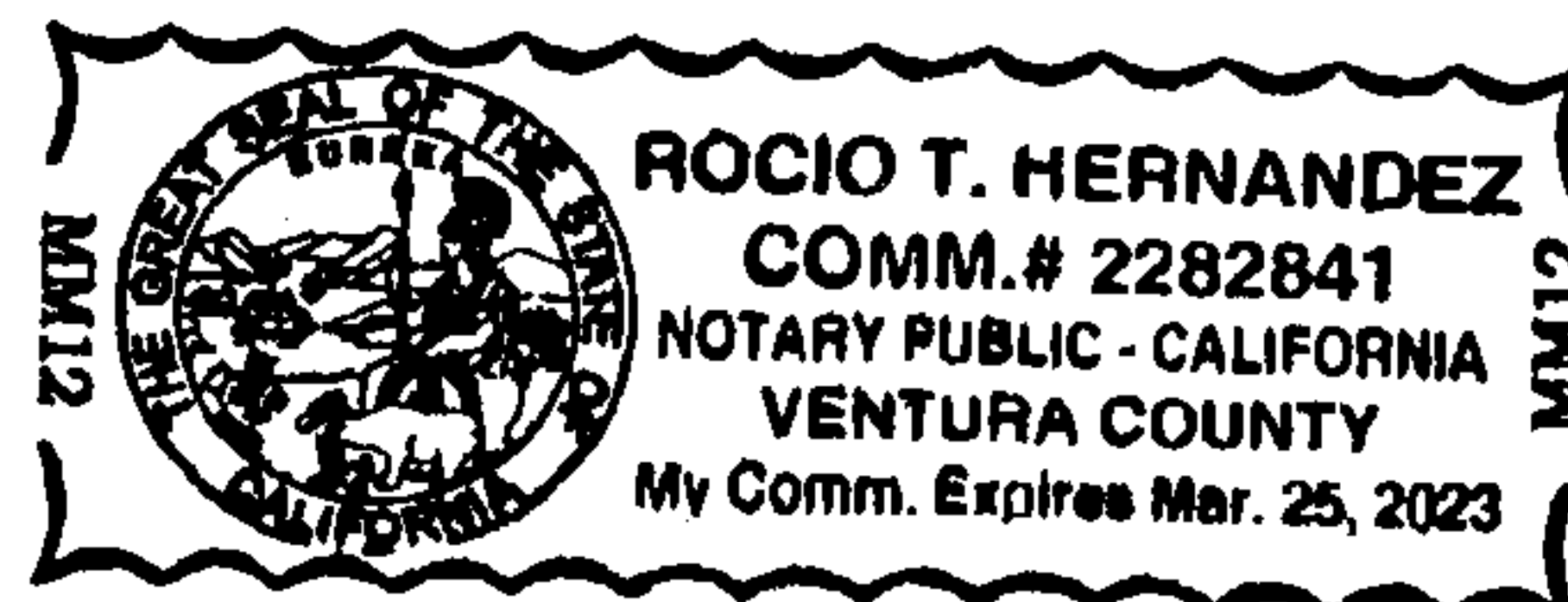


EXHIBIT A

**BORROWER(S): SUSAN DANIELLE LANGNER**

**LOAN NUMBER: 8-17571696**

**LEGAL DESCRIPTION:**

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

COMMENCE AT THE SE CORNER OF SECTION 12, TOWNSHIP 22 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA; THENCE N90°00'00"W. A DISTANCE OF 1331.00; THENCE N02°30'48"W, A DISTANCE OF 769.52' TO THE POINT OF BEGINNING; THENCE CONTINUE ALONG THE LAST DESCRIBED COURSE, A DISTANCE OF 565.88'; THENCE N89°58'34"E, A DISTANCE OF 331.97'; THENCE S02°30'51"E, A DISTANCE OF 563.96' TO THE APPROXIMATE CENTER OF BIG ROCK DRIVE (ASPHALT), ALL FURTHER CALLS WILL BE ALONG SAID APPROXIMATE CENTER OF DRIVE; THENCE S82°31'58"W, A DISTANCE OF 33.39'; THENCE N78°36'05"W, A DISTANCE OF 141.88'; THENCE S80°50'17"W, A DISTANCE OF 161.77' TO THE POINT OF BEGINNING. ALSO THE RIGHT TO USE AS A MEANS OF INGRESS AND EGRESS, AS DESCRIBED IN INSTRUMENT NO. 20091202000443040. BEING ONE AND THE SAME AND PREVIOUSLY DESCRIBED AS: COMMENCE AT THE SOUTHEAST CORNER OF SECTION 12, TOWNSHIP 22 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA; THENCE RUN WEST ALONG THE SOUTH LINE OF SECTION 12 FOR 1331.00 FEET; THENCE TURN RIGHT 87 DEGREES 29 MINUTES 12 SECONDS AND RUN NORTHERLY 769.52 FEET TO THE CENTER OF A PAVED ROAD, BEING THE POINT OF BEGINNING; THENCE CONTINUE ALONG LAST COURSE 565.88 FEET; THENCE TURN RIGHT 92 DEGREES 29 MINUTES 22 SECONDS AND RUN EASTERLY 331.97 FEET; THENCE TURN RIGHT 87 DEGREES 30 MINUTES 35 SECONDS AND RUN SOUTHERLY 563.96 FEET TO THE CENTER OF A PAVED ROAD; THENCE TURN RIGHT 85 DEGREES 02 MINUTES 49 SECONDS AND RUN WESTERLY ALONG SAID ROAD 33.39 FEET; THENCE TURN RIGHT 18 DEGREES 51 MINUTES 57 SECONDS AND RUN NORTHWESTERLY ALONG SAID ROAD 141.88 FEET; THENCE TURN LEFT 20 DEGREES 33 MINUTES 50 SECONDS AND RUN SOUTHWESTERLY ALONG SAID ROAD 161.77 FEET TO THE POINT OF BEGINNING. ALSO THE RIGHT TO USE AS A MEANS OF INGRESS AND EGRESS TO AND FROM THE LAND HEREIN CONVEYED, THE PRESENT FARM ROAD RUNNING GENERALLY SOUTHWESTERLY ALONG THE S 1/2 OF THE SE 1/4 OF SECTION 12, TOWNSHIP 22 SOUTH, RANGE 3 WEST, WHICH SAID ROAD INTERSECTS THE CALERA- MONTEVALLO DIRT ROAD; SAID CENTERLINE BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: :COMMENCE AT THE SOUTHEAST CORNER OF SECTION 12, TOWNSHIP 22 SOUTH, RANGE 3 WEST, SHELBY COUNTY, ALABAMA; RUN THENCE 86 DEGREES 52 MINUTES 48 SECONDS WEST FOR 332.41 FEET; RUN THENCE NORTH 86 DEGREES 51 MINUTES 38 SECONDS WEST FOR 332.29 FEET; RUN THENCE NORTH 0 DEGREES 30 MINUTES 40 SECONDS EAST FOR 940.74 FEET TO THE CENTERLINE OF AN EXISTING FIELD ROAD AND THE POINT OF BEGINNING; RUN THENCE SOUTH 37 DEGREES 04 MINUTES 17 SECONDS WEST FOR 55.59 FEET; RUN THENCE SOUTH 61 DEGREES 59 MINUTES 12 SECONDS WEST FOR 35.50 FEET; RUN THENCE SOUTH 61 DEGREES 15 MINUTES 59 SECONDS WEST FOR 25.44 FEET; RUN THENCE SOUTH 72 DEGREES 08 MINUTES 50 SECONDS WEST FOR 118.00 FEET; RUN THENCE SOUTH 62 DEGREES 49 MINUTES 15 SECONDS WEST FOR A DISTANCE OF 57.66 FEET; THENCE SOUTH 75 DEGREES 42 MINUTES 24 SECONDS WEST FOR 28.25 FEET; RUN

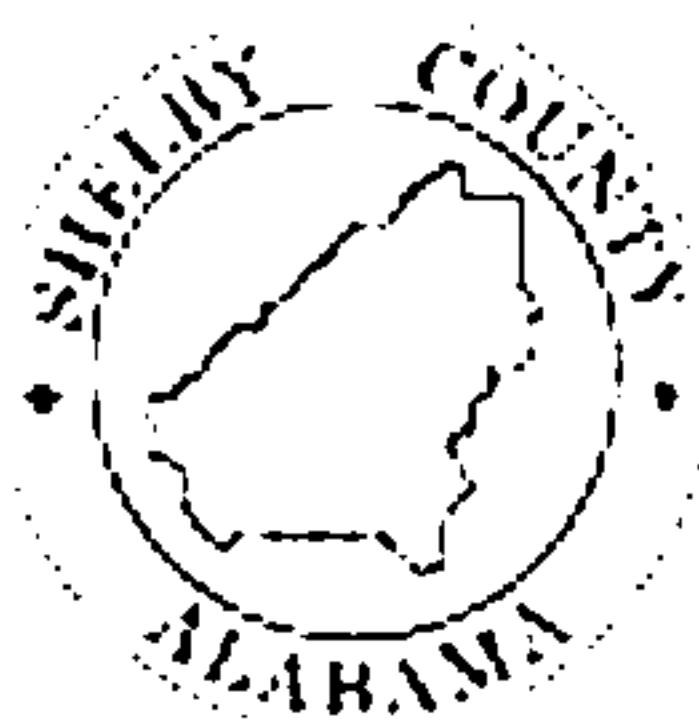




THENCE SOUTH 81 DEGREES 28 MINUTES 25 SECONDS WEST FOR 69.42 FEET; RUN THENCE NORTH 82 DEGREES 07 MINUTES 44 SECONDS WEST FOR 89.91 FEET; RUN THENCE NORTH 75 DEGREES 27 MINUTES 20 SECONDS WEST FOR 106.36 FEET; RUN THENCE NORTH 73 DEGREES 15 MINUTES 38 SECONDS WEST FOR 75.10 FEET; RUN THENCE SOUTH 87 DEGREES 56 MINUTES 15 SECONDS WEST FOR 127.78 FEET; RUN THENCE SOUTH 75 DEGREES 17 MINUTES 19 SECONDS WEST FOR 60.96 FEET; RUN THENCE SOUTH 30 DEGREES 04 MINUTES 08 SECONDS WEST FOR 99.00 FEET; RUN THENCE SOUTH 75 DEGREES 35 MINUTES 14 SECONDS WEST FOR 50.08 FEET; RUN THENCE NORTH 89 DEGREES 18 MINUTES 58 SECONDS WEST FOR 95.68 FEET; RUN THENCE SOUTH 76 DEGREES 33 MINUTES 02 SECONDS WEST FOR 73.76 FEET; RUN THENCE SOUTH 57 DEGREES 50 MINUTES 38 SECONDS WEST FOR 48.62 FEET; RUN THENCE SOUTH 32 DEGREES 37 MINUTES 21 SECONDS WEST FOR 117.30 FEET; RUN THENCE SOUTH 14 DEGREES 15 MINUTES 09 SECONDS WEST FOR 68.87 FEET; RUN THENCE SOUTH 19 DEGREES 11 MINUTES 33 SECONDS WEST FOR 139.19 FEET; RUN THENCE SOUTH 60 DEGREES 26 MINUTES 15 SECONDS WEST FOR 22.08 FEET; RUN THENCE SOUTH 75 DEGREES 51 MINUTES 21 SECONDS WEST FOR 134.41 FEET; RUN THENCE SOUTH 60 DEGREES 41 MINUTES 08 SECONDS WEST FOR 70.32 FEET TO THE CENTERLINE OF COUNTY ROAD #16, BEING SITUATED IN SHELBY COUNTY, ALABAMA.

PIN #: 27 1 12 0 000 017.000

ALSO KNOWN AS: 223 BIG ROCK DRIVE, CALERA, AL 35040



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
02/08/2022 02:29:08 PM  
\$338.80 JOANN  
20220208000057180

*Allen S. Bayl*

