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04/05/2022 01:58:18 PM  
MORTAMEN 1/8

Prepared by: Regina M. Uhl  
AsurityDocs  
717 N. Harwood, Suite 1600  
Dallas, TX 75201

Recording Requested By and Return To:  
WINTRUST MORTGAGE ATTN: DEFAULT LOAN SERVICING  
9701 W. HIGGINS SUITE 400  
ROSEMONT, IL 60018

[Space Above This Line For Recording Data]

Loan No: 01009367763-00001

Data ID: 857

Borrower: KIMBERLY D JOHNSON

Original Recorded Date: October 29, 2019

Original Principal Amount: \$214,707.00  
Modified Principal Amount: \$210,763.47  
Modified Interest Bearing Amount: \$210,763.47

## LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

VA Case No. 222260746191

MERS Phone: 1-888-679-MERS (6377) MIN: 1000312-0070082610-7

This Loan Modification Agreement ("Agreement"), made this **1st day of April, 2022**, between **KIMBERLY D JOHNSON**, AN UNMARRIED WOMAN, whose address is **132 WILLOW VIEW LANE, WILSONVILLE, AL 35186** ("Borrower"), **WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK & TRUST CO., N.A., 9701 W. HIGGINS SUITE 400, ROSEMONT, IL 60018** ("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 **October 23, 2019** and granted or assigned to Mortgage Electronic Registration Systems, Inc. as Mortgagee of record (solely as nominee for Lender and Lender's successors and assigns), and recorded in **INST #20191029000396200** of the Official Records of the County Recorder's or Clerk's Office 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:

**132 WILLOW VIEW LANE, WILSONVILLE, AL 35186**  
[Property Address]

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the real property described being set forth as follows:

**SEE LEGAL DESCRIPTION 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 **March 1, 2022**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$210,763.47**, 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 **3.625%**, from **March 1, 2022**. Borrower promises to make monthly payments of principal and interest of U.S. **\$961.19**, beginning on the first day of **April, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.625%** will remain in effect until principal and interest are paid in full.

If on **March 1, 2052** (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 this 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.

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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, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

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(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 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 .



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 (Seal)  
KIMBERLY D JOHNSON —Borrower

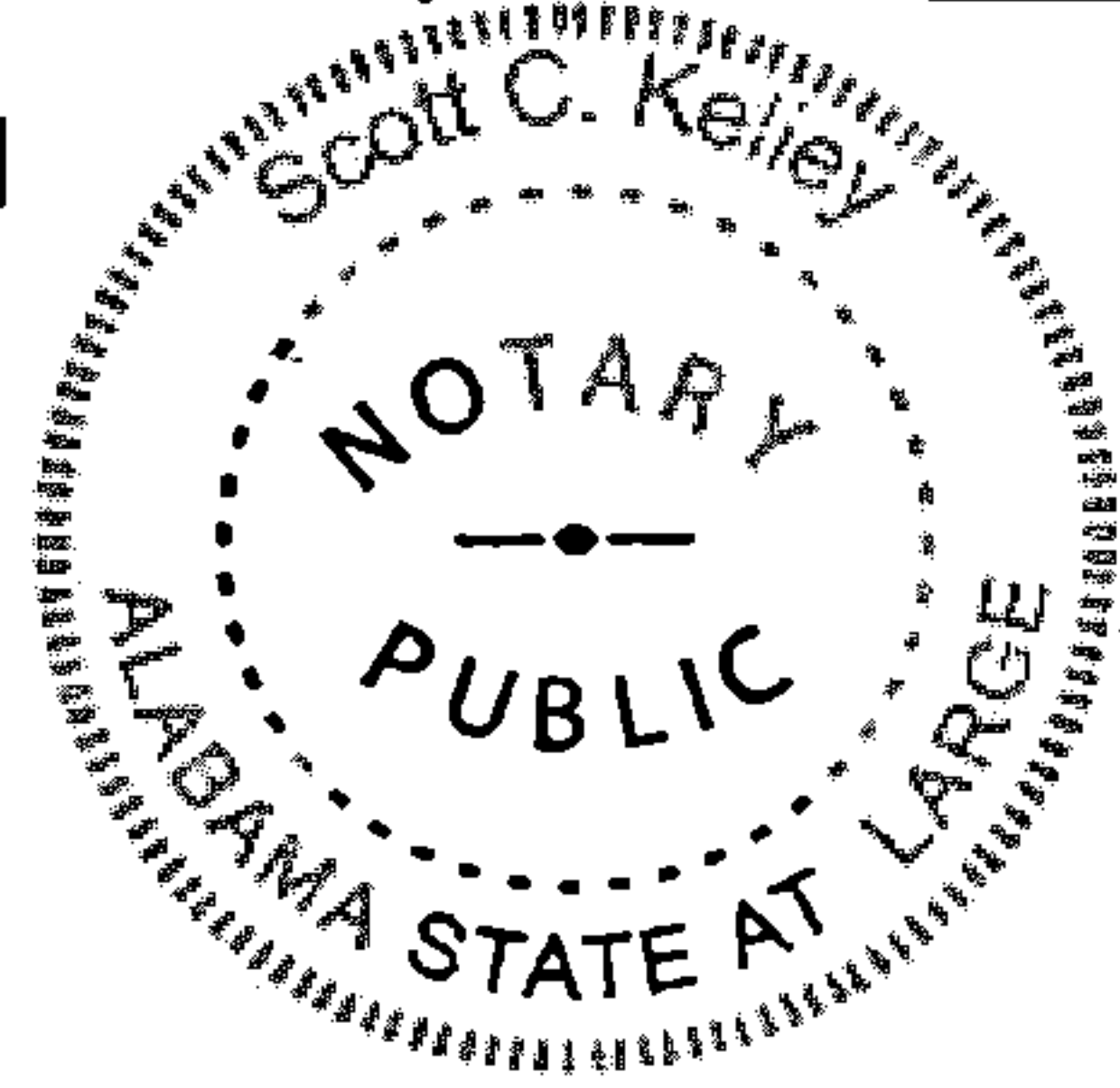
- Borrower Acknowledgment -

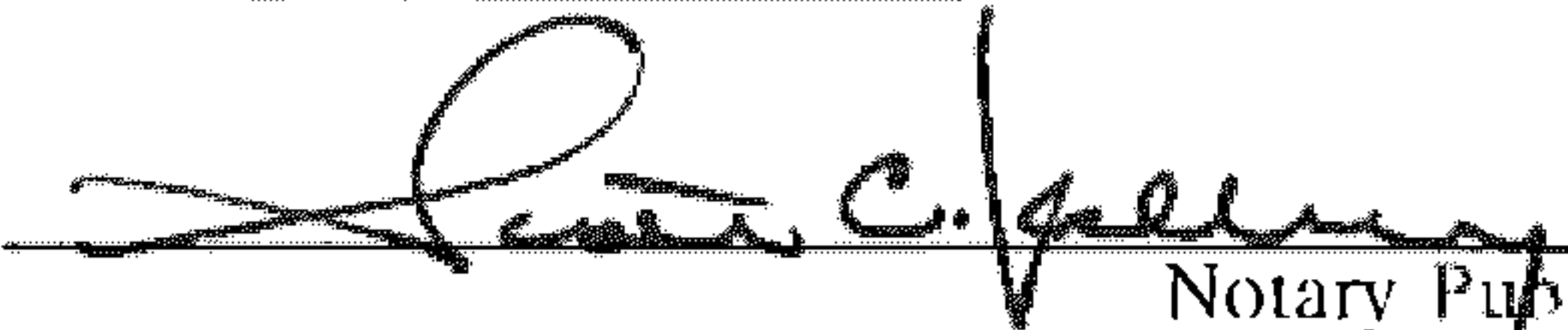
STATE OF ALABAMA §  
COUNTY OF SHELBY §

I, Scott C. Kelley, a Notary Public, hereby certify that  
KIMBERLY D JOHNSON  
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, she executed the same voluntarily  
on the day the same bears date.

Given under my hand this 2<sup>nd</sup> day of March, A.D. 2022

[Seal]



  
Notary Public

My commission expires: 12/19/2023

Loan No: 01009367763-00001

Data ID: 857

Lender: WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK & TRUST CO., N.A.

By: Renee Kirin  
RENEE KIRIN, EVP CAPITAL MARKETS & LOAN SERVICING

Date of Lender's Signature: 3/15/22

- Lender Acknowledgment -

STATE OF Illinois  
COUNTY OF COOK

§  
§

I, Melissa M. Kenny, a Notary Public in and for said County in said State, hereby certify that RENEE KIRIN whose name as EVP CAPITAL MARKETS & LOAN SERVICING of WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK & TRUST CO., N.A., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said entity.

Given under my hand this 15 day of March, 2022.



Melissa M. Kenny  
Notary Public  
Melissa M. Kenny  
(Printed Name)

My commission expires: 12-30-24

Loan No: 01009367763-00001

Data ID: 857

Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Mortgagee, as nominee for WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK & TRUST CO., N.A., its successors and assigns

By: Renee Kirin  
RENEE KIRIN

Its: MERS., ASST. SECRETARY

Date of Mortgagee's Signature: 3/15/22

- Mortgage Acknowledgment -

STATE OF Illinois  
COUNTY OF COOK

§  
§

I, Melissa M. Kenny, a Notary Public in and for said County in said State, hereby certify that RENEE KIRIN whose name as MERS., ASST. SECRETARY of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day that, being informed of the contents of the instrument, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said entity.

Given under my hand this 15 day of March, 2022.

Melissa M. Kenny  
Notary Public

Melissa M. Kenny  
(Printed Name)

My commission expires: 12.30.24



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Borrower: KIMBERLY D JOHNSON

Property Address: 132 WILLOW VIEW LANE, WILSONVILLE, AL 35186

### LEGAL DESCRIPTION

Paste final legal description here then photocopy.

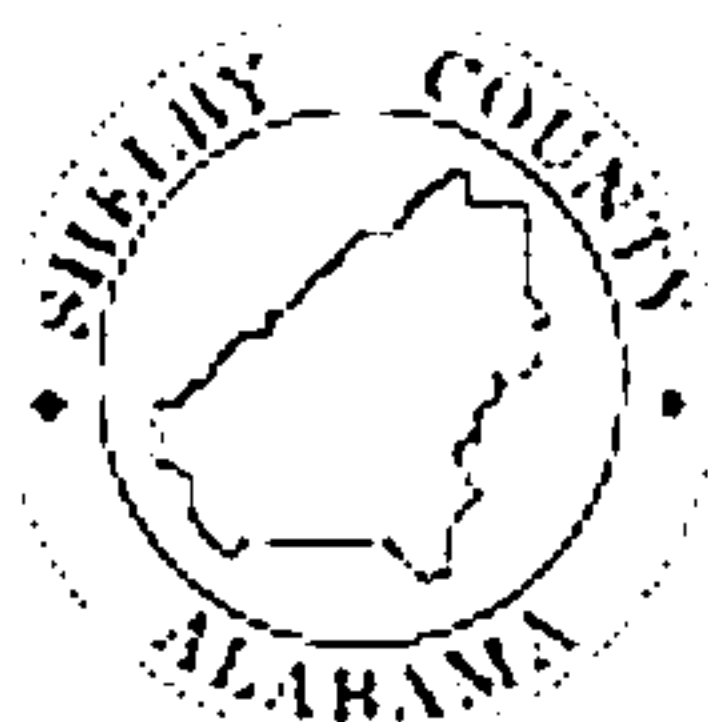
The land referred to herein below is situated in the County of Shelby, State of Alabama, and is described as follows:

LOT 208, ACCORDING TO THE SURVEY OF WILLOW OAKS, AS RECORDED IN MAP BOOK 38, PAGE 137 A, B & C, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Parcel ID Number: 162042002003000

LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument  
Modified by AsurityDocs

Form 3179 1/01 (rev. 04/14) (Page 8 of 8 Pages)



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
04/05/2022 01:58:18 PM  
\$359.20 CHERRY  
20220405000140350

*Allie S. Bayl*