

20220616000242000
06/16/2022 10:09:12 AM
MORTAMEN 1/6

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

Recording Requested By and Return To:
AMERICAN FINANCIAL RESOURCES, INC
POST CLOSING
9 SYLVAN WAY
PARSIPPANY, NJ 07054

[Space Above This Line For Recording Data]

Loan No: 92402764
Borrower: RYAN A LACKEY

Data ID: 708

Original Principal Amount: \$525,347.00

LOAN MODIFICATION AGREEMENT

MERS Phone: 1-888-679-MERS (6377) MIN: 100950402021030107

This Loan Modification Agreement ("Agreement"), made February 16, 2022, between RYAN A LACKEY AND CHEZLEIGH L LACKEY, HUSBAND AND WIFE, ("Borrower"), AMERICAN FINANCIAL RESOURCES, INC. a Corporation, 9 SYLVAN WAY, PARSEPPANY, NJ 07054 ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), P.O. Box 2026, Flint, MI 48501-2026 tel. (888) 679-MERS ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed ("Security Instrument"), dated April 23, 2021, 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 20210427000208100 ON 04/27/2021 of the Official Records in the County Recorder's or Clerk's Office of SHELBY COUNTY, ALABAMA securing 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 205 WEATHERTON TRAIL, HARPERSVILLE, AL 35078, the real property described being set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

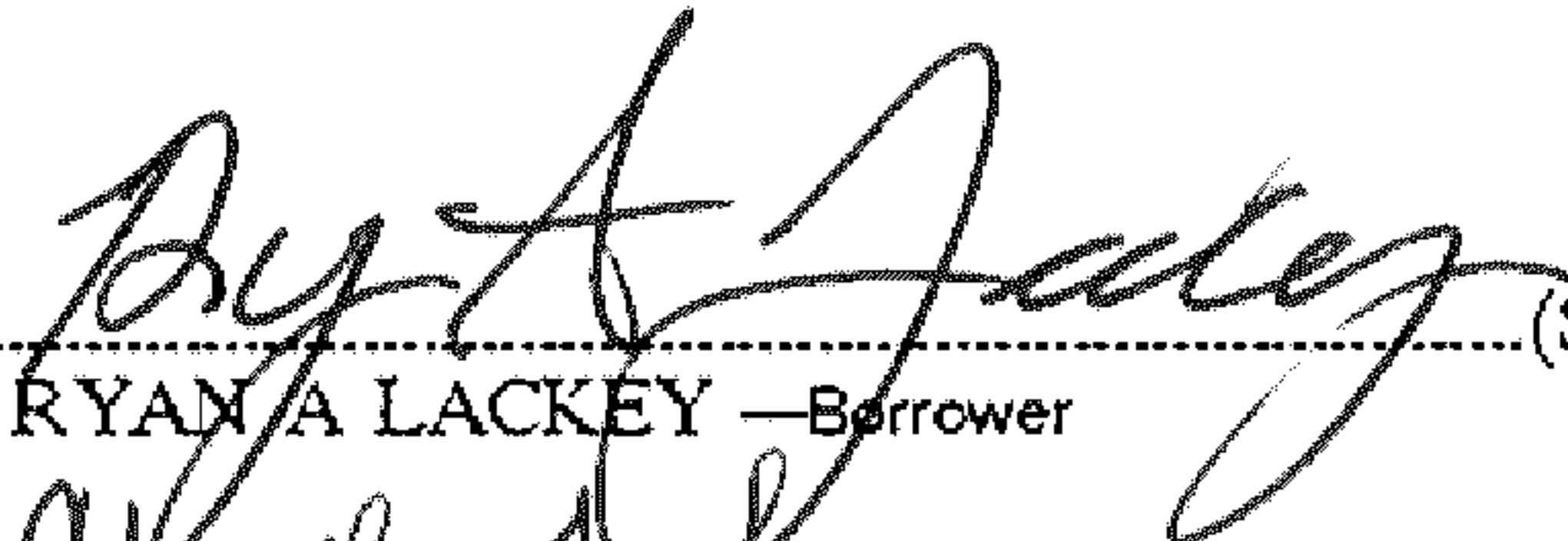
SUBJECT PROPERTY ADDRESS HAS BEEN UPDATED FROM 205 WEATHERTON TRAIL, WESTOVER, AL 35147 TO 205 WEATERTON TRAIL, HARPERSVILLE, AL 35078.

Loan No: 92402764

Data ID: 708

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. The Note has been amended as set forth in the Amended Note Agreement.
2. The Security Instrument shall be amended to reflect the Note amount of \$525,347.00 and a maturity date of May 1, 2051.
3. 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 as otherwise specifically provided in the Agreement, the Note and Security Instrument will remain unchanged, and the Borrower, Lender and Mortgagee will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

 (Seal)
RYAN A LACKEY —Borrower

 (Seal)
CHEZLEIGH L LACKEY —Borrower

Loan No: 92402764

Data ID: 708

- Individual Acknowledgment -

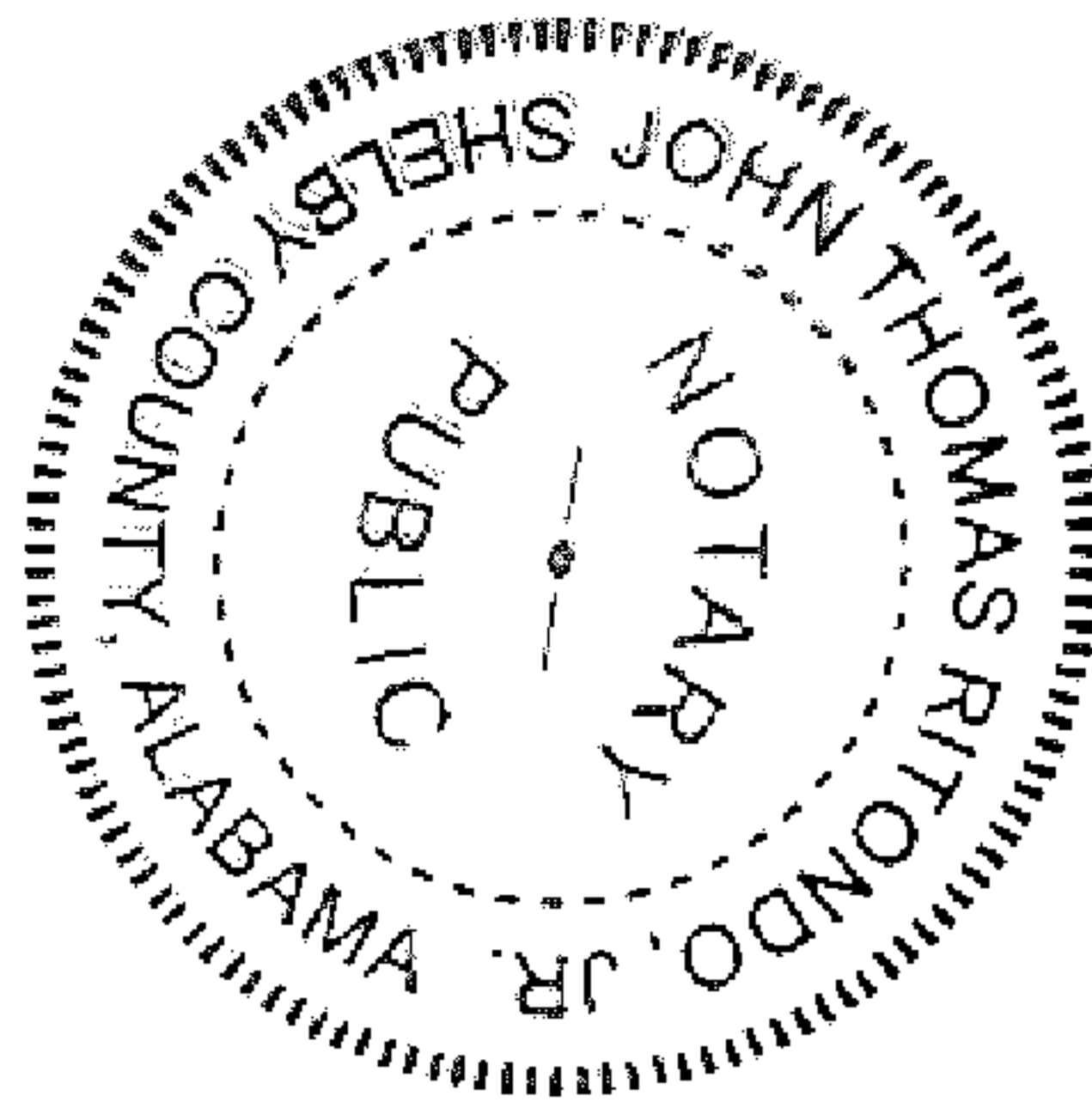
STATE OF ALABAMA
COUNTY OF SHELBY

§
§

I, JOHN RITONDO, a Notary Public, hereby certify that
RYAN A LACKEY AND CHEZLEIGH L LACKEY
whose names are signed to the foregoing conveyance, and who are known to me, acknowledged before
me on this day that, being informed of the contents of the conveyance, they executed the same
voluntarily on the day the same bears date.

Given under my hand this 18th day of February, A.D. 2022

[Seal]



My commission expires: _____

John Thomas Ritondo, Jr.
Notary Public, Alabama State at Large
My Commission Expires August 29, 2023

Lender: AMERICAN FINANCIAL RESOURCES, INC.

By: 

SUSAN ESPOSITO

Its: VICE PRESIDENT
(Printed Name and Title)

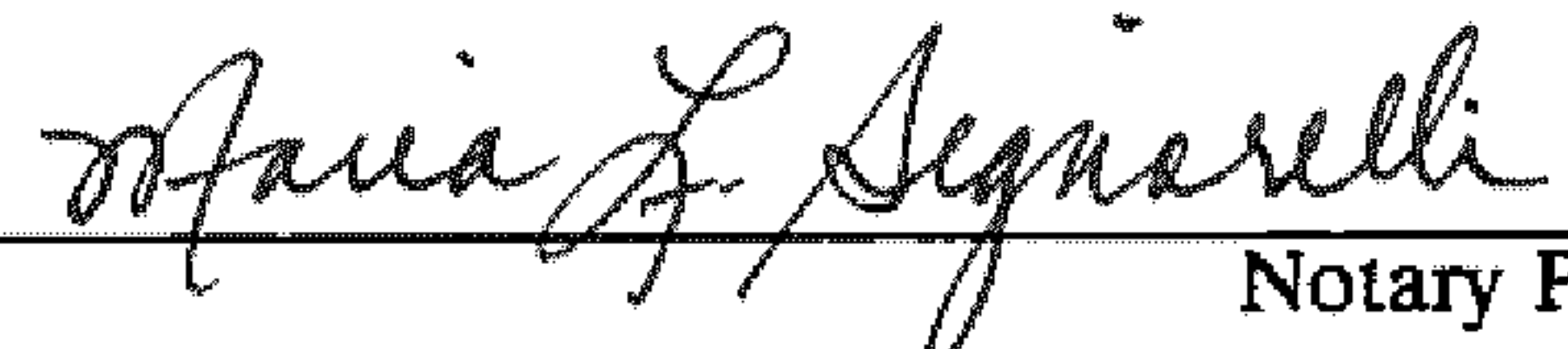
- Lender Acknowledgment -

STATE OF NEW JERSEY
COUNTY OF MORRIS

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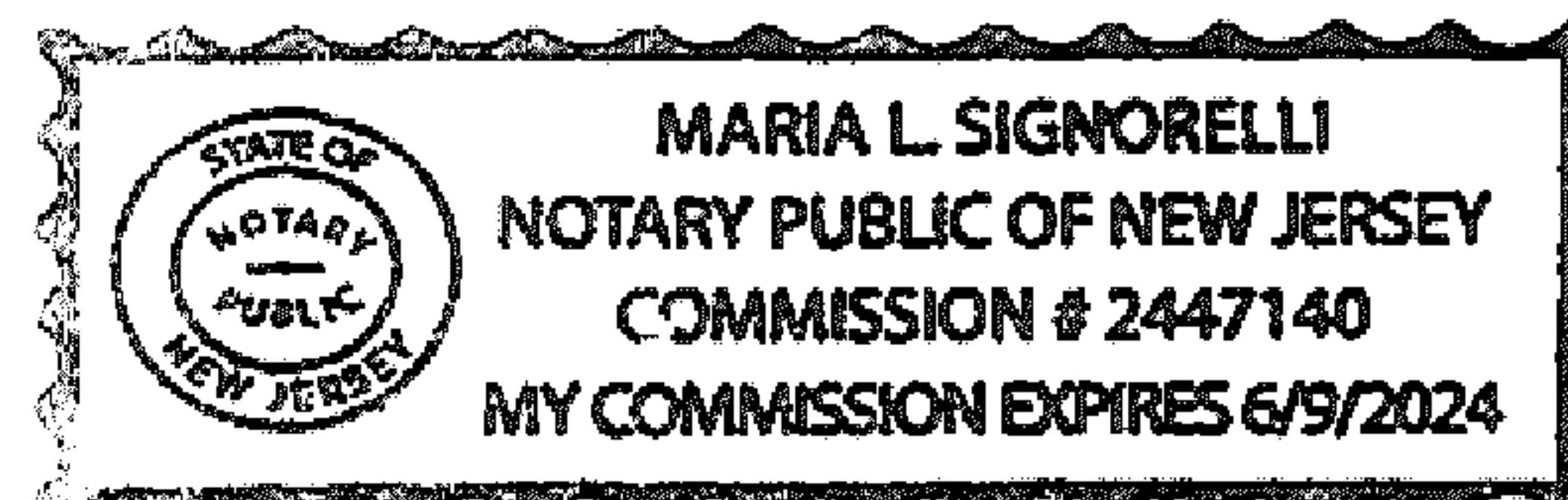
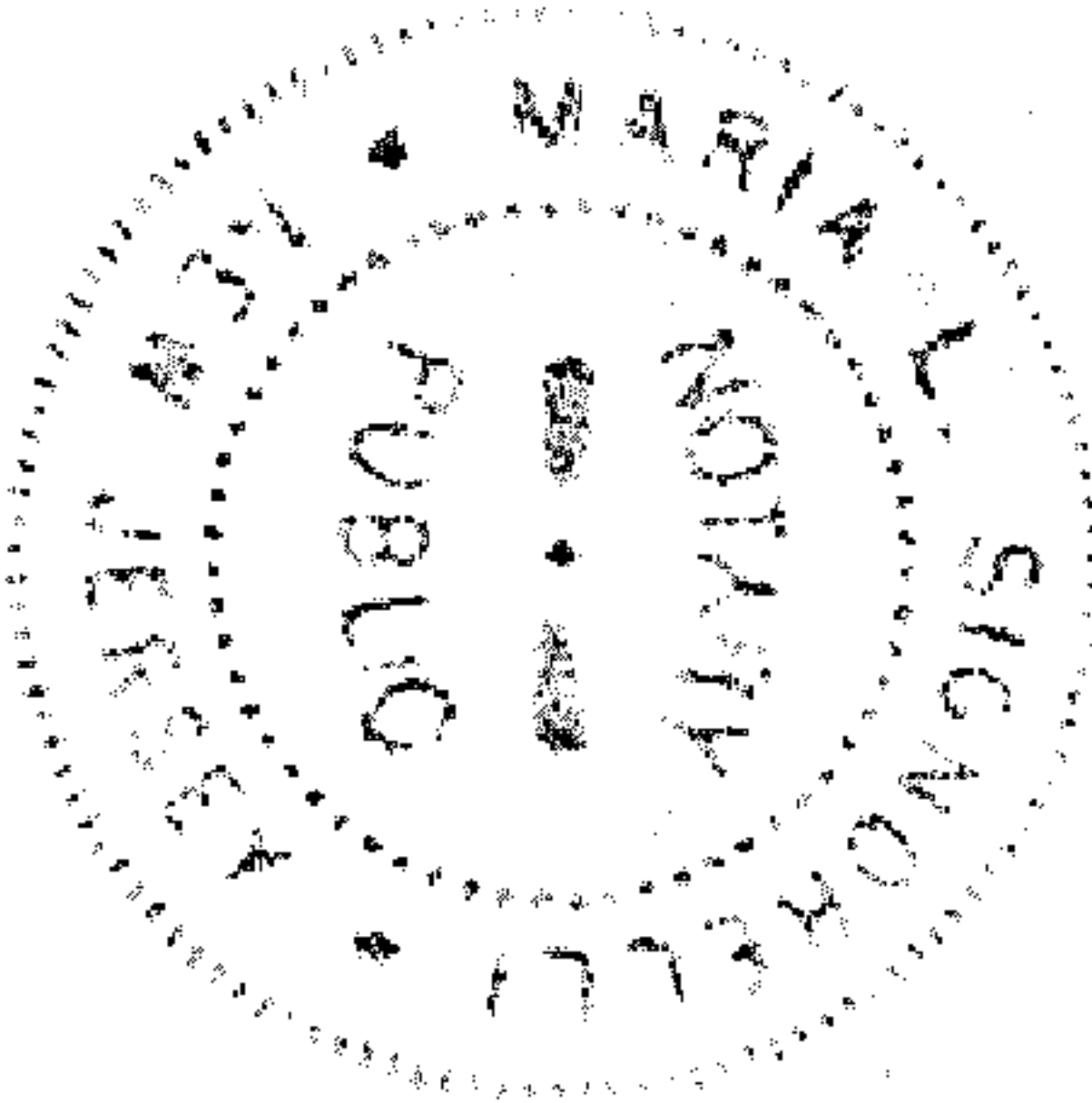
I certify that SUSAN ESPOSITO personally
appeared before me this day, each acknowledging to me that he or she voluntarily signed the
foregoing document for the purpose stated therein and in the capacity indicated.

Date: February 28, 2022

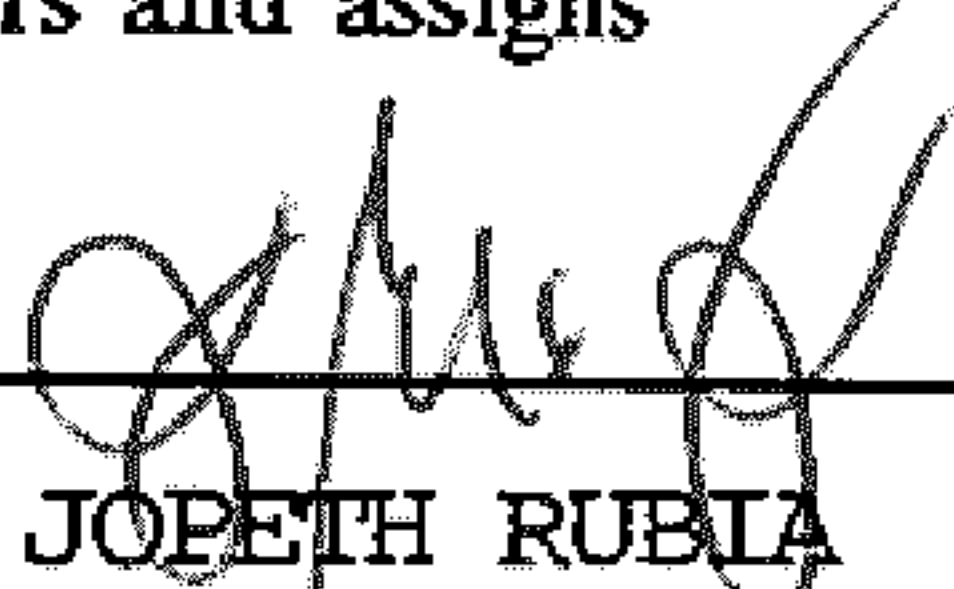

Notary Public

MARIA L. SIGNORELLI
Notary's Printed Name

My commission expires: June 9, 2024



Beneficiary: MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., as Beneficiary, as nominee for
AMERICAN FINANCIAL RESOURCES, INC., its
successors and assigns

By: 

JOSEPH RUBIA

Its: VICE PRESIDENT
(Printed Name and Title)

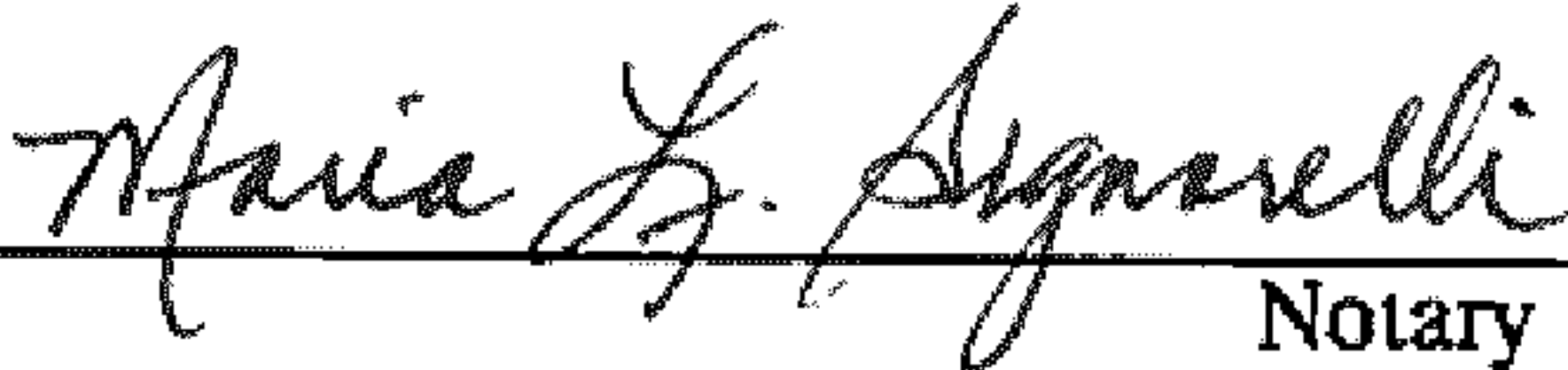
- Beneficiary Acknowledgment -

STATE OF NEW JERSEY
COUNTY OF MORRIS

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I certify that JOSEPH RUBIA personally
appeared before me this day, each acknowledging to me that he or she voluntarily signed the
foregoing document for the purpose stated therein and in the capacity indicated.

Date: February 26, 2022


Notary Public

MARIA L. SIGNORELLI

Notary's Printed Name

My commission expires: June 9, 2024

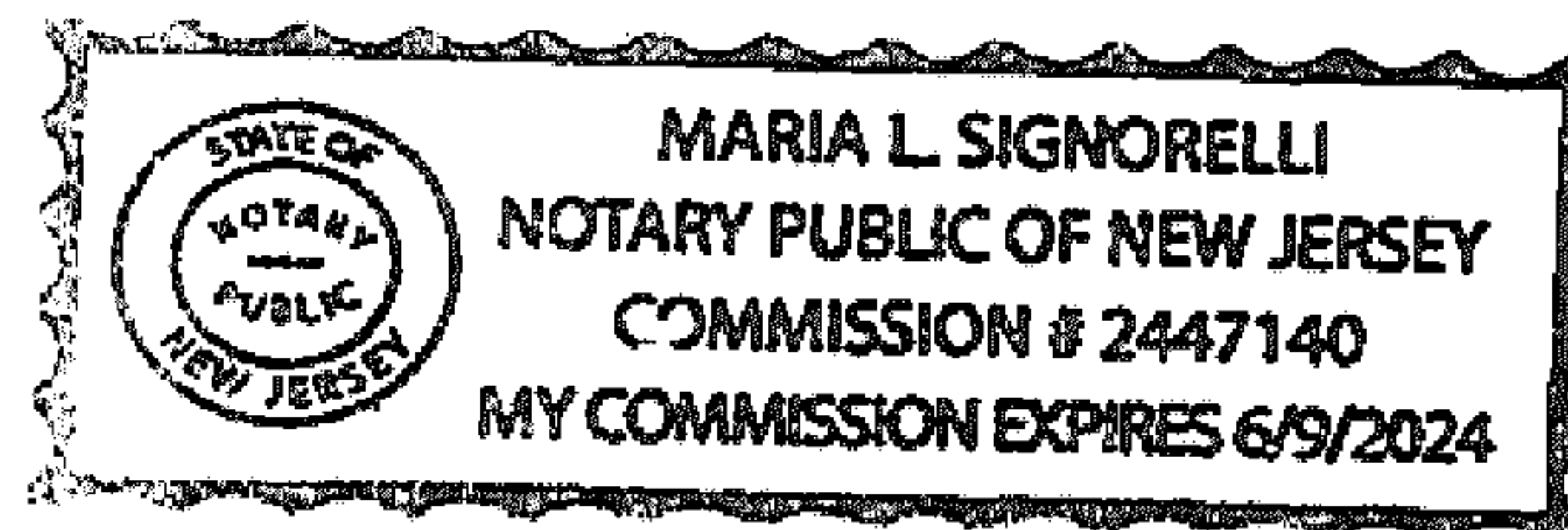
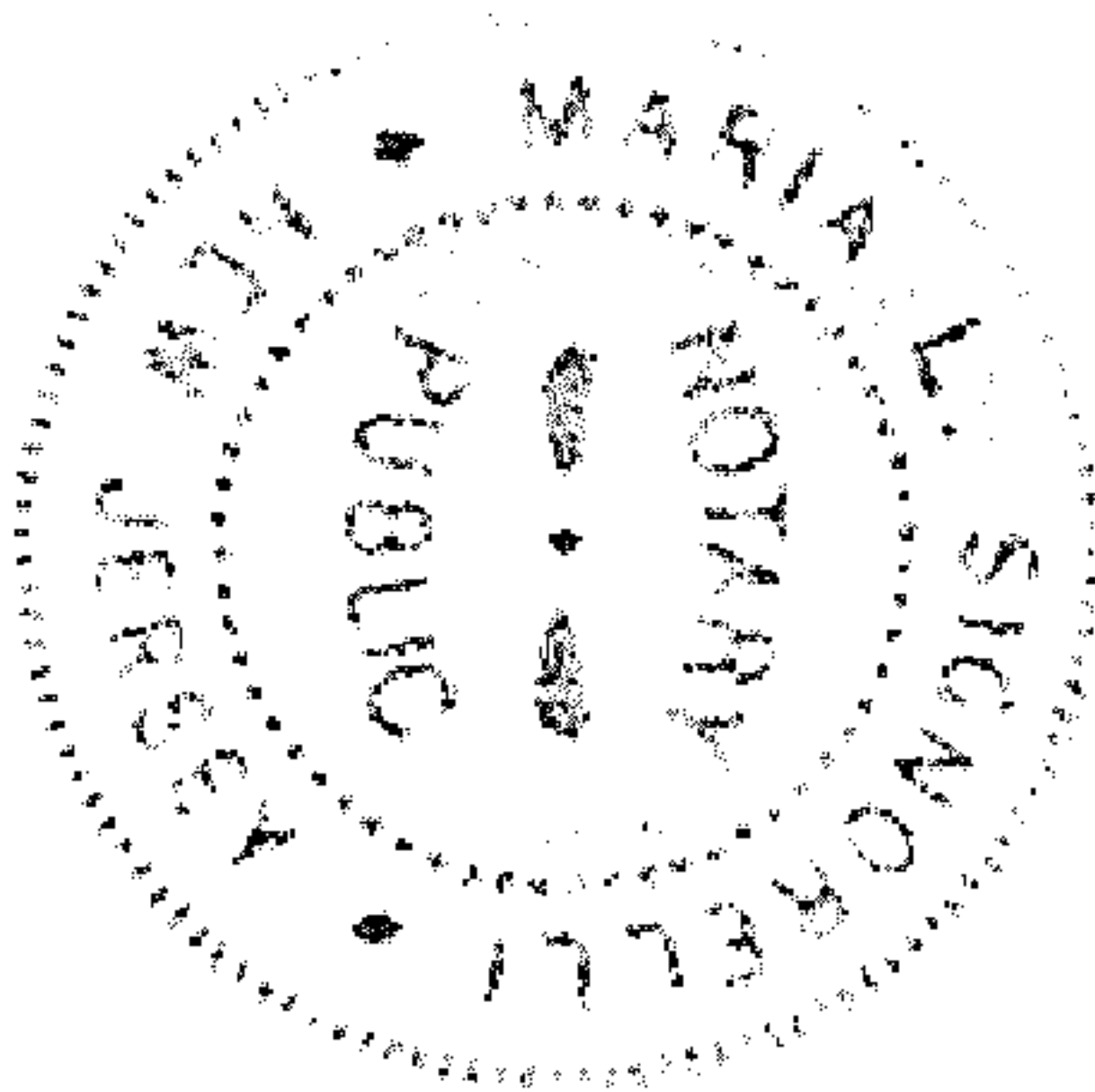


EXHIBIT "A"

LEGAL DESCRIPTION

Lot 8, according to the survey of Weatherton Woods Estates, as recorded in Map Book 32, Page 3, in the Probate Office of Shelby County, Alabama.

20220616000242000 06/16/2022 10:09:12 AM MORTAMEN 6/6



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
06/16/2022 10:09:12 AM
\$38.00 CHERRY
20220616000242000

Allen S. Bayl