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MORTAMEN 1/7

This Document Prepared By:
NIRAH OCASIO
PLANET HOME LENDING, LLC
321 RESEARCH PARKWAY, SUITE 303
MERIDEN, CT 06450
(855) 884-2250
NMLS# 17022

When Recorded Mail To:
PLANET HOME LENDING, LLC
321 RESEARCH PARKWAY, SUITE 303
MERIDEN, CT 06450

Source of Title: INSTRUMENT NO. 20191126000439270
Tax/Parcel #: 098340003012000

_____ [Space Above This Line for Recording Data] _____
Original Principal Amount: \$263,000.00 **VA Case No.: 22-22-0-0748685**
Unpaid Principal Amount: \$259,692.35 **MERS Min: 1008766 7200132844 7**
New Principal Amount: \$203,329.50 **MERS Phone #: (888) 679-6377**
Capitalization Amount: \$0.00

Property Address: 157 BRANCH DR, CHELSEA, ALABAMA 35043

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **12TH** day of **APRIL, 2022**, between
ARTHUR LEDERRIUS FELDER III AND VANESSA KATHLEEN GRENTZER, HUSBAND AND WIFE

("Borrower"), whose address is **157 BRANCH DR, CHELSEA, ALABAMA 35043** and **PLANET HOME LENDING, LLC ("Lender")**, whose address is **321 RESEARCH PARKWAY, SUITE 303,**

VA Subordinate Note 04122022_590

 9102067902

MERIDEN, CT 06450, and Mortgage Electronic Registration Systems, Inc. ("MERS") ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated NOVEMBER 15, 2019 and recorded on NOVEMBER 26, 2019 in INSTRUMENT NO. 20191126000439280, of the OFFICIAL Records 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

157 BRANCH DR, CHELSEA, ALABAMA 35043
(Property Address)
the real property described being set forth as follows:

SEE EXHIBIT "A" 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, **MAY 1, 2022** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$203,329.50**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$0.00**.
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 **4.1250%**, from **MAY 1, 2022**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$ 985.44**, beginning on the **1ST** day of **JUNE, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MAY 1, 2052** (the "Maturity Date"), the 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. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
6. 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 this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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.
8. **"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.**

In Witness Whereof, I have executed this Agreement.

Arthur Lederrius Felder III
Borrower: ARTHUR LEDERRIUS FELDER III

May 4 2022
Date

Vanessa Kathleen Grentzer
Borrower: VANESSA KATHLEEN GRENTZER *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

May 4 2022
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

The State of ALABAMA)
Shelby County)

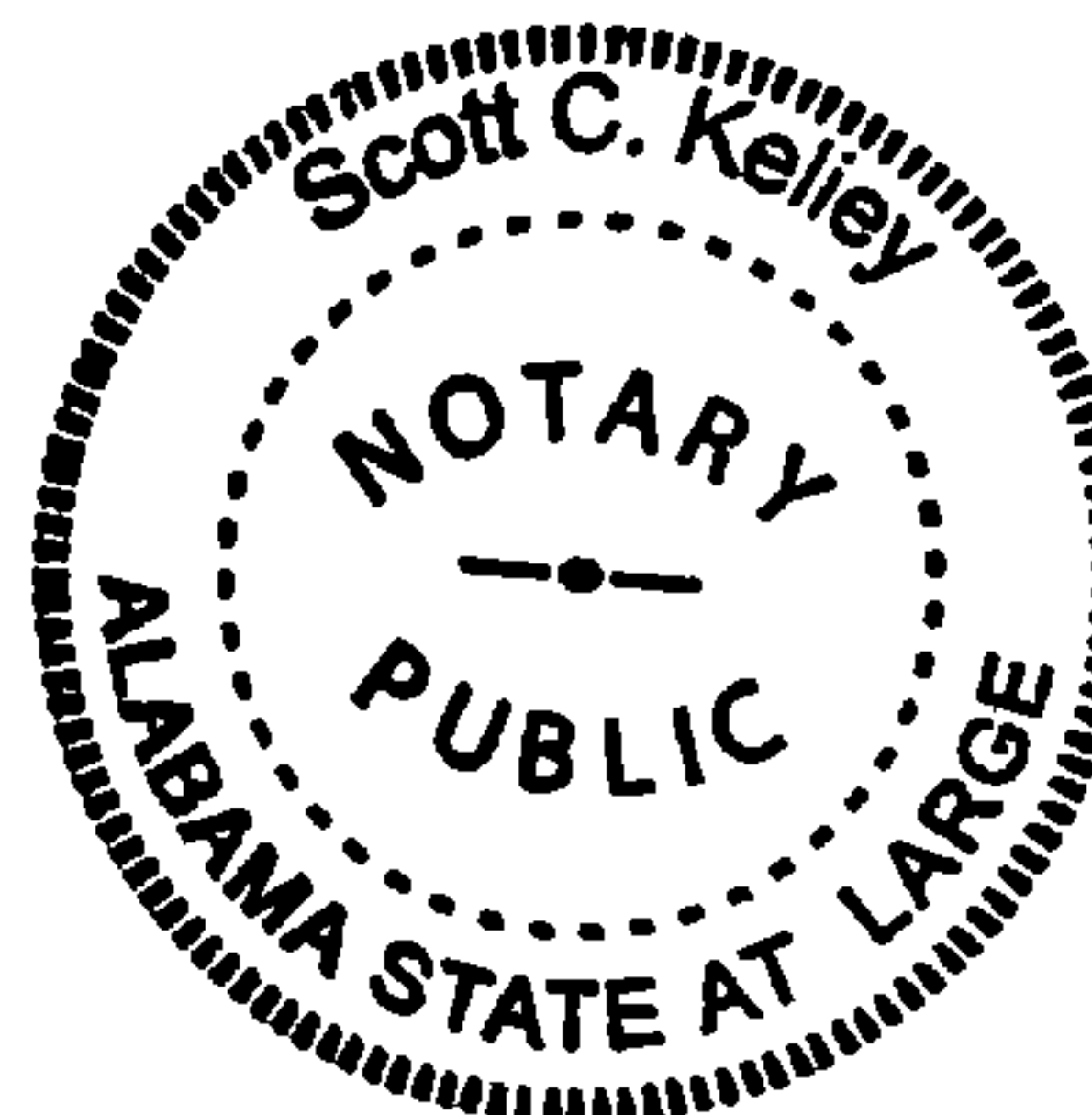
I, a Notary Public, hereby certify that **ARTHUR LEDERRIUS FELDER III; VANESSA KATHLEEN GRENTZER** whose name is signed to the foregoing instrument or conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand this 04th day of May, 20 22.

Scott C. Kelley
Notary Public

Print Name Scott C. Kelley

My commission expires: 12/19/2023



Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns

By


THOMAS M O'CONNELL

Assistant Secretary

Date


May 9, 2022

[Space Below This Line for Acknowledgments]

Acknowledgment for Corporation

State of CONNECTICUT

County of NEW HAVEN

On this the 9th day of MAY, 2022, before me, a Notary Public, personally appeared **THOMAS M O'CONNELL** (Name of Officer) who acknowledged himself/herself to be the **Assistant Secretary** (Title of Officer) of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, and that he/she, as such **Assistant Secretary** (Title of Officer), being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as **Assistant Secretary** (Title of Officer).

In witness whereof I hereunto set my hand.

Date:

5-9-22


Notary Public

HEATHER RUSSO
NOTARY PUBLIC
State of Connecticut
My Commission Expires
October 31, 2024

Printed Name: _____

My Commission Expires:

In Witness Whereof, the Lender has executed this Agreement.

PLANET HOME LENDING, LLC


By **MICHAEL MCARTHUR** (print name)
NMLS#1626498
Assistant Secretary (title)

5/10/22
Date

_____[Space Below This Line for Acknowledgments]_____

Acknowledgment for Corporation

State of CONNECTICUT

County of NEW HAVEN

On this the 10th day of MAY, 2022, before me, a Notary Public, personally appeared **MICHAEL MCARTHUR NMLS#1626498** (Name of Officer) who acknowledged himself/herself to be the **ASSISTANT SECRETARY** (Title of Officer) of **PLANET HOME LENDING, LLC** (Name of Corporation), a corporation, and that he/she, as such **ASSISTANT SECRETARY** (Title of Officer), being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as **ASSISTANT SECRETARY** (Title of Officer).

In witness whereof I hereunto set my hand.

Date: 5-10-22



Notary Public

HEATHER RUSSO
NOTARY PUBLIC
State of Connecticut
My Commission Expires
October 31, 2024

Printed Name: _____

My Commission Expires:

EXHIBIT A

BORROWER(S): ARTHUR LEDERRIUS FELDER III AND VANESSA KATHLEEN GRENTZER, HUSBAND AND WIFE

LOAN NUMBER: 9102067902

LEGAL DESCRIPTION:

The land referred to in this document is situated in the COUNTY OF SHELBY AND STATE OF ALABAMA, and described as follows:

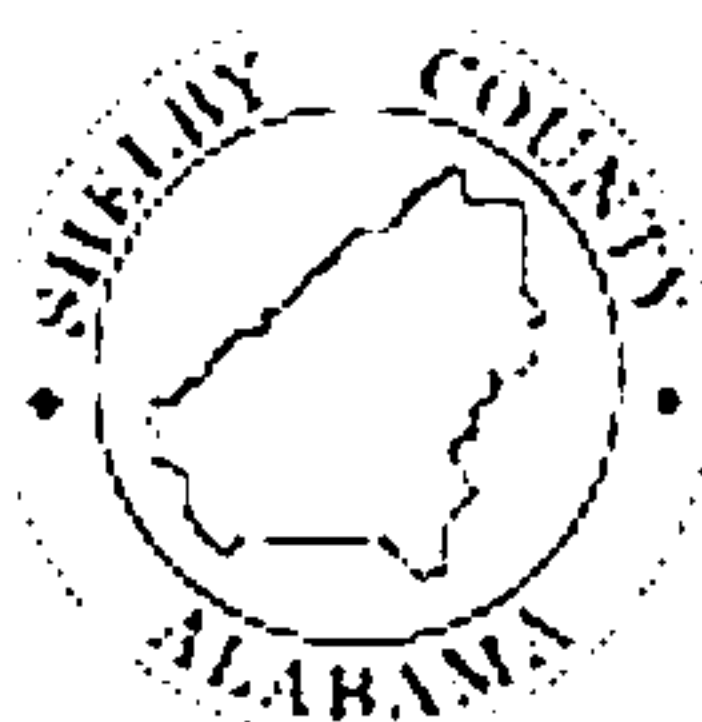
LOT 12, ACCORDING TO THE SURVEY OF BROOK CHASE ESTATES, PHASE I, AS RECORDED IN MAP BOOK 21, PAGE 49, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

ALSO KNOWN AS: 157 BRANCH DR, CHELSEA, ALABAMA 35043

VA Subordinate Note 04122022_590

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9102067902



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
09/19/2022 11:05:43 AM
\$345.10 BRITTANI
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Allen S. Bayl