

After Recording Return To:  
CoreLogic SolEx  
1625 NW 136th Ave, Ste E100  
Sunrise, FL 33323

This Document Prepared By:  
Antonia Coats  
CoreLogic SolEx  
1625 NW 136th Ave, Ste E100  
Sunrise, FL 33323

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_  
Original Recording Date: **April 17, 2018** Loan No: **0033148735**  
Original Loan Amount: **\$147,283.00** Investor Loan No: **0230089058**  
New Money: **\$5,852.19** FHA Case No.: **011-8854936-703**

## LOAN MODIFICATION AGREEMENT

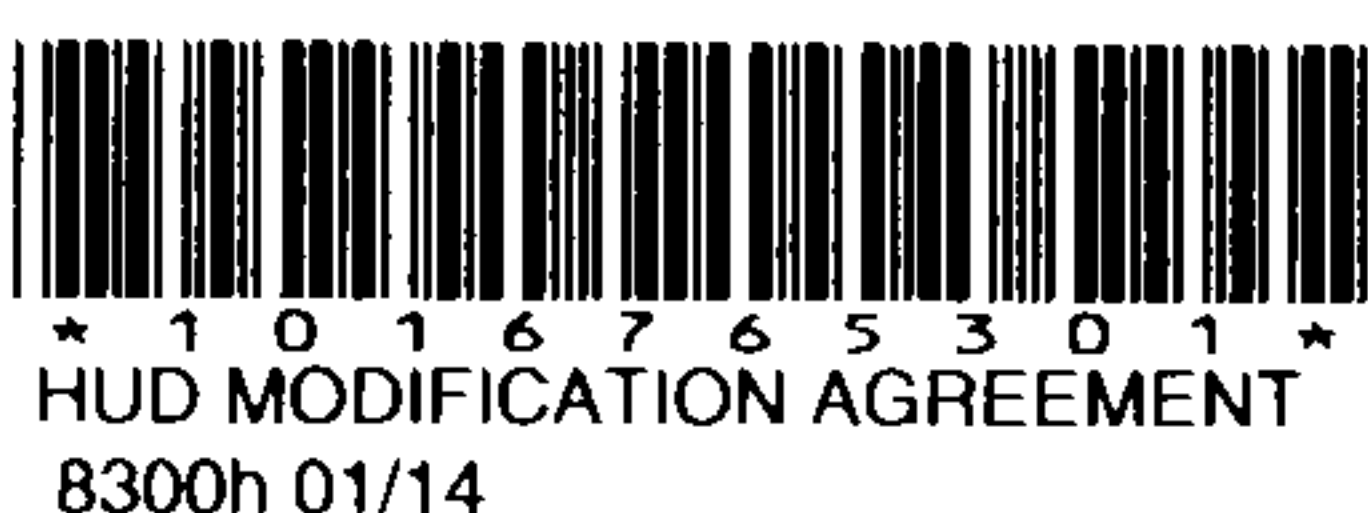
This Loan Modification Agreement ("Agreement"), made this 31st day of October, 2022, between **APRIL M RICHARDSON, WIFE and SAM RICHARDSON, HUSBAND** whose address is **211 7TH ST NW, ALABASTER, AL 35007** ("Borrower") and **Lakeview Loan Servicing, LLC, by LoanCare, LLC** as agent under Limited POA which is organized and existing under the laws of **The United States of America**, and whose address is **3637 Sentara Way, Virginia Beach, VA 23452** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **April 16, 2018** and recorded in **Instrument No: 20180417000129100** and recorded on **April 17, 2018**, of the Official Records of **SHELBY County, AL** 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

**211 7TH STREET NW, ALABASTER, AL 35007,**  
(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 **December 1, 2022**, the amount payable under the Note and the Security Instrument (the



"Unpaid Principal Balance") is U.S. **\$142,631.69**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$3,121.00** 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.

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 **7.500%**, from **December 1, 2022**. Borrower promises to make monthly payments of principal and interest of U.S. **\$938.62**, beginning on the **1st** day of **January, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **December 1, 2062** (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. 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



HUD MODIFICATION AGREEMENT

8300h 01/14

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. This Agreement modifies an obligation secured by an existing security instrument recorded in SHELBY County, AL, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$165,484.43. The principal balance secured by the existing security instrument as a result of this Agreement is \$142,631.69, which amount represents the excess of the unpaid principal balance of this original obligation.



\* 0 0 3 3 1 4 8 7 3 5 \*



\* 8 5 7 8 9 3 + 2 5 \*



\* 1 0 1 6 7 6 5 3 0 1 \*

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April M Richardson

**APRIL M RICHARDSON** -Borrower

Date: 11.15.22

Sam Richardson

**SAM RICHARDSON** -Borrower

Date: 11.15.22

\_\_\_\_\_[Space Below This Line For Acknowledgments]\_\_\_\_\_

State of Alabama

County of Jefferson

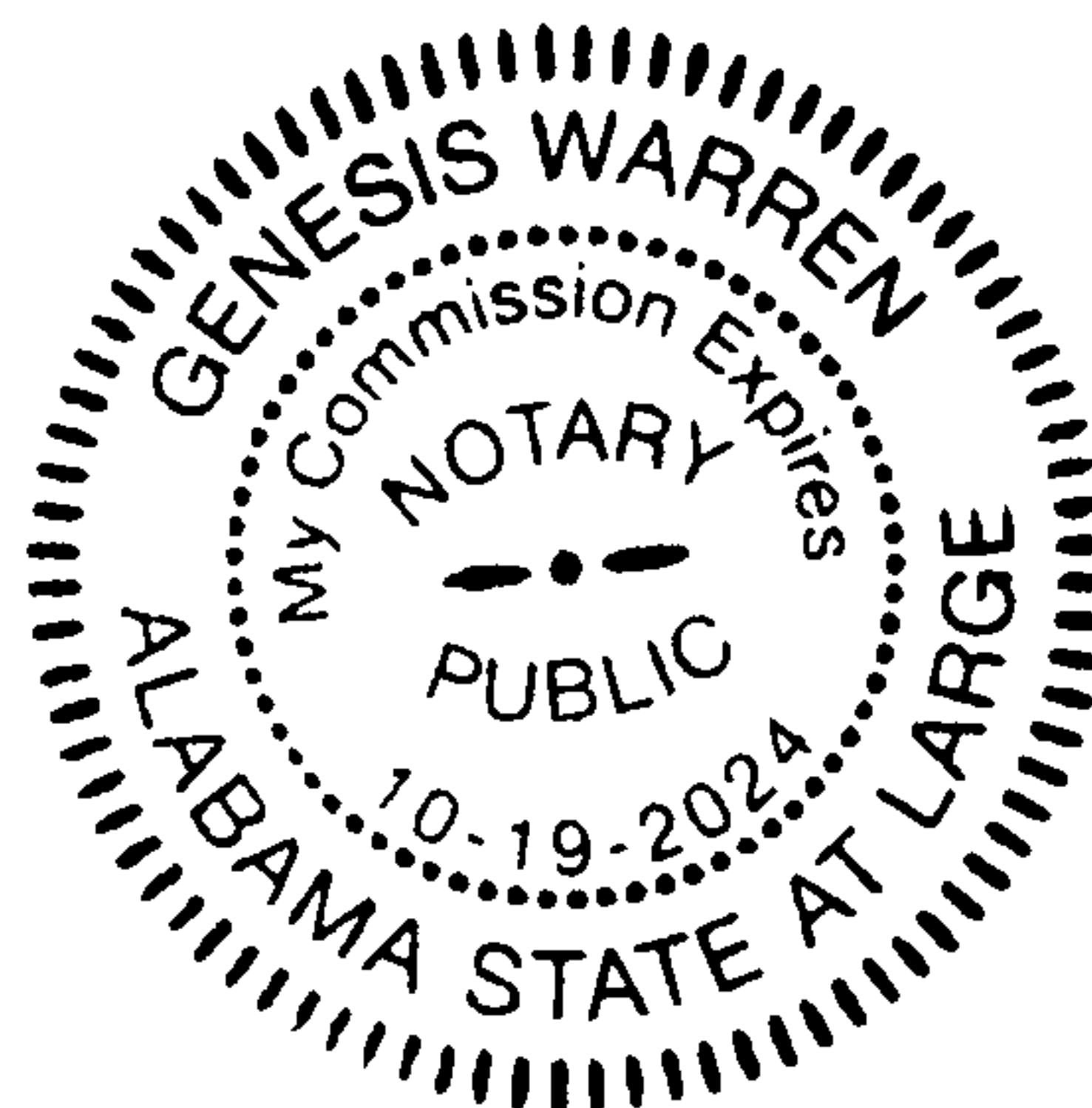
I, Genesis Warren Notary Public, hereby certify that  
(please print name)

**APRIL M RICHARDSON and SAM RICHARDSON**, 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 15<sup>th</sup> day of November, A. D. 2022.

[Signature]  
(signature of officer)

My commission expires: 10/19/2024



\* 0 0 3 3 1 4 8 7 3 5 \*



\* 8 5 7 8 9 3 + 2 5 \*



\* 1 0 1 6 7 6 5 3 0 1 \*  
HUD MODIFICATION AGREEMENT  
8300h 01/14

LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By: [Signature] (Seal) - Lender

Name: Maria M. Santos

Title: **Assistant Secretary**

DEC 02 2022

Date of Lender's Signature

\_\_\_\_\_ [Space Below This Line For Acknowledgments] \_\_\_\_\_

State of Florida

County of Broward

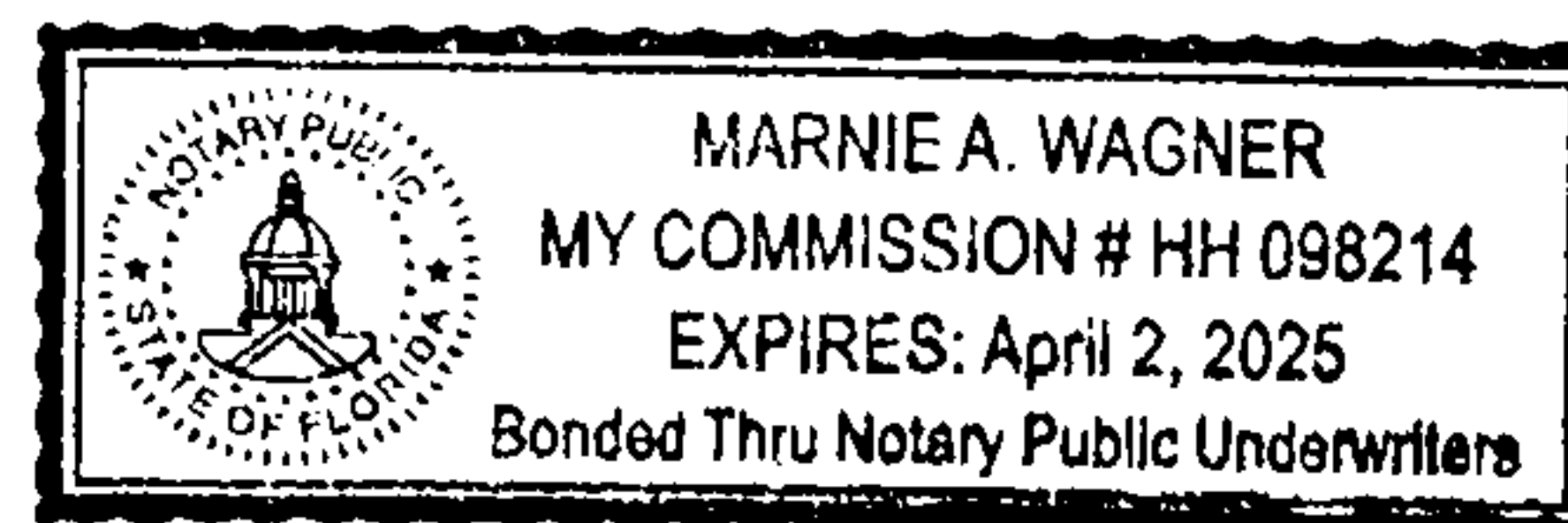
The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization,

this 2 day of DEC, 2022, by Maria M. Santos, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

[Signature]  
(Signature of Notary Public - State of Florida)

Marnie A. Wagner

(Print, Type or Stamp Commissioned Name of Notary Public)



Personally Known ☒ OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_



\* 1 0 1 6 7 6 5 3 0 1 \*  
HUD MODIFICATION AGREEMENT  
8300h 01/14



## Exhibit "A"

Loan Number: **0033148735**

Property Address: **211 7TH STREET NW, ALABASTER, AL 35007**

**Legal Description:**

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA: LOT 8, OF A RESURVEY OF BLOCKS 5 AND 12 OF ALABASTER GARDENS, AS RECORDED IN MAP BOOK 9, PAGE 51 IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY COUNTY, ALABAMA LESS AND EXCEPT THE NORTH 4.50 FEET OF SAID LOT 8, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTHWEST CORNER OF SAID LOT 8, SAID POINT BEING ON THE EAST RIGHT-OF-WAY MARGIN OF SEVENTH STREET, N.W., THENCE EASE (LEAVING THE EAST RIGHT-OF-WAY MARGIN OF SEVENTH STREET, N.W.) ALONG AND WITH THE NORTH LINE OF SAID LOT 8 150.00 FEET TO THE NORTHEAST CORNER OF LOT 8, THENCE 90 DEGREES RIGHT SOUTHERLY ALONG THE EAST LINE OF LOT 8 4.50 FEET; THENCE 90 DEGREES RIGHT 150 FEET TO THE EAST RIGHT OF WAY MARGIN OF SEVENTH STREET, NW; THENCE 90 DEGREES RIGHT AND ALONG AND WITH THE EAST RIGHT-OF-WAY MARGIN AND WEST LINE OF LOT 8 4.50 FEET TO THE POINT OF BEGINNING.



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
12/06/2022 12:35:21 PM  
\$251.05 BRITTANI  
20221206000443140

*Allie S. Bayl*

