This Document Prepared By:
BRANDY MANGALINDAN
CARRINGTON MORTGAGE SERVICES, LLC
CARRINGTON DOCUMENT SERVICES
1600 SOUTH DOUGLASS ROAD, SUITE 200A
ANAHEIM, CA 92806
1-866-874-5860

When Recorded Mail To:
CARRINGTON MORTGAGE SERVICES, LLC
C/O LOSS MITIGATION POST CLOSING
DEPARTMENT
1600 SOUTH DOUGLASS ROAD, SUITE 200A
ANAHEIM, CA 92806

Source of Title: INSTRUMENT NO. 20200720000301970 DEED BOOK N/A, AT PAGE(S) N/A

Tax/Parcel #: 13 4 17 0 007 037.000

_____ [Space Above This Line for Recording Data] _____

Original Principal Amount: \$425,000.00 VA Case No.:0222060768608 Unpaid Principal Amount: \$411,821.83 Loan No: 4000800409

New Principal Amount: \$326,917.71 Capitalization Amount: \$0.00

Property Address: 170 RIVER VALLEY RD, HELENA, ALABAMA 35080

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 1ST day of MAY, 2022, between ETOYO C ANDERSON AKA ETOYO ANDERSON AND, SYLVIA D ANDERSON AKA SYLVIA ANDERSON HUSBAND AND WIFE ("Borrower"), whose address is 170 RIVER VALLEY RD,

Page 1

EXECUTE EXECUTE EXECU

HELENA, ALABAMA 35080 and CARRINGTON MORTGAGE SERVICES, LLC ("Lender"), whose address is 1600 SOUTH DOUGLASS ROAD, SUITE 200A, ANAHEIM, CA 92806, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated JULY 16, 2020 and recorded on JULY 20, 2020 in INSTRUMENT NO. 20200720000301980, 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

170 RIVER VALLEY RD, HELENA, ALABAMA 35080

(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. \$326,917.71, 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 2.7500%, from MAY 1, 2022. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 1,388.03, plus property taxes, hazard insurance, and any other permissible escrow items of U.S. \$ 437.19 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 AUGUST 1, 2050 (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.



20221227000458960 12/27/2022 08:25:01 AM MORTAMEN 4/7

In Witness Whereof, I have executed this Agreement.	hl. 1 207	12
1 AN 4014 ANK (A) VVV	200 get 4 June 1,200	
Befroyef: ETOYOC ANDERSON AKA ETOYO ANDERSO!	N Date	
	1,1,20	
By ower: SYLVIA D ANDERSON AKA SYLVIA ANDERSO	N Date	
[Space Below This Line for Ack	nowledgments]	
BORROWER ACKNOWLEDGMENT		
The State of ALABAMA) County)		
I, a Notary Public, hereby certify that ETOYO C AND ANDERSON; SYLVIA D ANDERSON AKA SYLV signed to the foregoing instrument or conveyance, and before me on this day that, being informed of the context executed the same voluntarily on the day the same bear	IA ANDERSON whose name is who is known to me, acknowledged ents of the conveyance, he/she/they ars date.	
Given under my hand this 15th day of 1U	Nl , 20 <u>33</u> .	
Wann		
Notary Public	LAU	
Day	Say Comp	
Print Name LOULUI KOWK	No. 8 =	
My commission expires: 8.19-3085		
	7, 025	
	LARGE	
	HILLING	

In Witness Whereof, the Lender has ex	ecuted this	Agreement.			
CARRINGTON MORTGAGE SER	VICES, LL	C			
			JUN 0.8 2022		
By Osbaldo Sanchez, Director, Loss Mitigation Carrington Mortgage Services, LLC	(print nar (title)	ne)	Date		
[Space Below This Line for Acknowledgments]					
LENDER ACKNOWLEDGMENT					
A notary public or other officer completed individual who signed the document to truthfulness, accuracy, or validity of the	which this	certificate is			
State of	SE	EATTACHED			
Onbefore me\ Public, personally appeared the basis of satisfactory evidence to be within instrument and acknowledged to his/her/their authorized capacity(ies), a the person(s), or the entity upon behalf instrument.	o me that he and that by h	/she/they exe nis/her/their si	cuted the same in ignature(s) on the instrument		
I certify under PENALTY OF PERJUR foregoing paragraph is true and correct		laws of the	State of California that the		
WITNESS my hand and official seal.					
Signature Signature of Notary Publ	lic		(Seal)		
SEE ATTAC	CHED				

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other office 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 Orange	}			
On 06/08/2022 before me,	Hector Solis JR.	NOTARY PUBLIC,		
(Here insert name and title of the officer)				
personally appearedOs	baldo Sanchez			
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 and correct.	under the laws of the State of Ca	lifornia that the foregoing paragraph is true		
WITNESS my hand and official seal.	NAM .	HECTOR SOLIS JR. Notary Public - California Orange County Commission # 2325520 My Comm. Expires Mar 28, 2024		
MELA				
Notary Public Signature Hector Solis JR.	(Notary	Public Seal)		
A TOTAL CONTINUES OF A TOTAL C		CTIONE FOR COMBI ETIMO FORM		
ADDITIONAL OPTIONAL INFO		CTIONS FOR COMPLETING THIS FORM es with current California statutes regarding notary		
(Title or description of attached document)	wording and, if no document. Acknowledgme	weeded, should be completed and attached to the wledgments from other states may be completed for sent to that state so long as the wording does not ornia notary to violate California notary law. Inty information must be the State and County where igner(s) personally appeared before the notary public for int.		
(Title or description of attached document continu	which must als	ation must be the date that the signer(s) personally appeared o be the same date the acknowledgment is completed. It is print his or her name as it appears within his or her		
Number of Pages Document Date	commission for Print the name of notarization. Indicate the contant is a second	llowed by a comma and then your title (notary public). (s) of document signer(s) who personally appear at the time rect singular or plural forms by crossing off incorrect forms		
CAPACITY CLAIMED BY THE SIGNI	ER indicate this in	, is/are) or circling the correct forms. Failure to correctly formation may lead to rejection of document recording.		
☐ Individual(s)	reproducible. In	l impression must be clear and photographically impression must not cover text or lines. If seal impression		
☐ Corporate Officer	acknowledgme			
	Signature of the co	e notary public must match the signature on file with the unty clerk.		
(Title) D Partner(s)	acknowled	information is not required but could help to ensure this gment is not misused or attached to a different document. le or type of attached document, number of pages and date.		
Attorney in-Fact	is a corpora	e capacity claimed by the signer. If the claimed capacity ate officer, indicate the title (i.e. CEO, CFO, Secretary).		
Trustee(s) Other	Securely attach	this document to the signed document with a staple.		
- Uniter	· · · · · · · · · · · · · · · · · · ·			

2015 Version

OrderID-454175

EXHIBIT A

BORROWER(S): ETOYO C ANDERSON AKA ETOYO ANDERSON AND, SYLVIA D ANDERSON AKA SYLVIA ANDERSON HUSBAND AND WIFE

LOAN NUMBER: 4000800409

LEGAL DESCRIPTION:

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

LOT 637, ACCORDING TO THE SURVEY OF FINAL PLAT, RIVERWOODS SIXTH SECTOR AS RECORDED IN MAPBOOK 32, PAGE 140, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

ALSO KNOWN AS: 170 RIVER VALLEY RD, HELENA, ALABAMA 35080



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
12/27/2022 08:25:01 AM
\$43.00 JOANN
20221227000458960





