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12/27/2022 08:25:01 AM
MORTAMEN 1/7

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,

VA Subordinate Note 04122022_590



- (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.

In Witness Whereof I have executed this Agreement.

Etoyo C Anderson AKA Etoyo Anderson
Borrower: ETOYO C ANDERSON AKA ETOYO ANDERSON

Sylvia D Anderson AKA Sylvia Anderson
Borrower: SYLVIA D ANDERSON AKA SYLVIA ANDERSON

~~6/1/22~~ June 1, 2022
Date
6/1/22
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

The State of ALABAMA)
Shelby County)

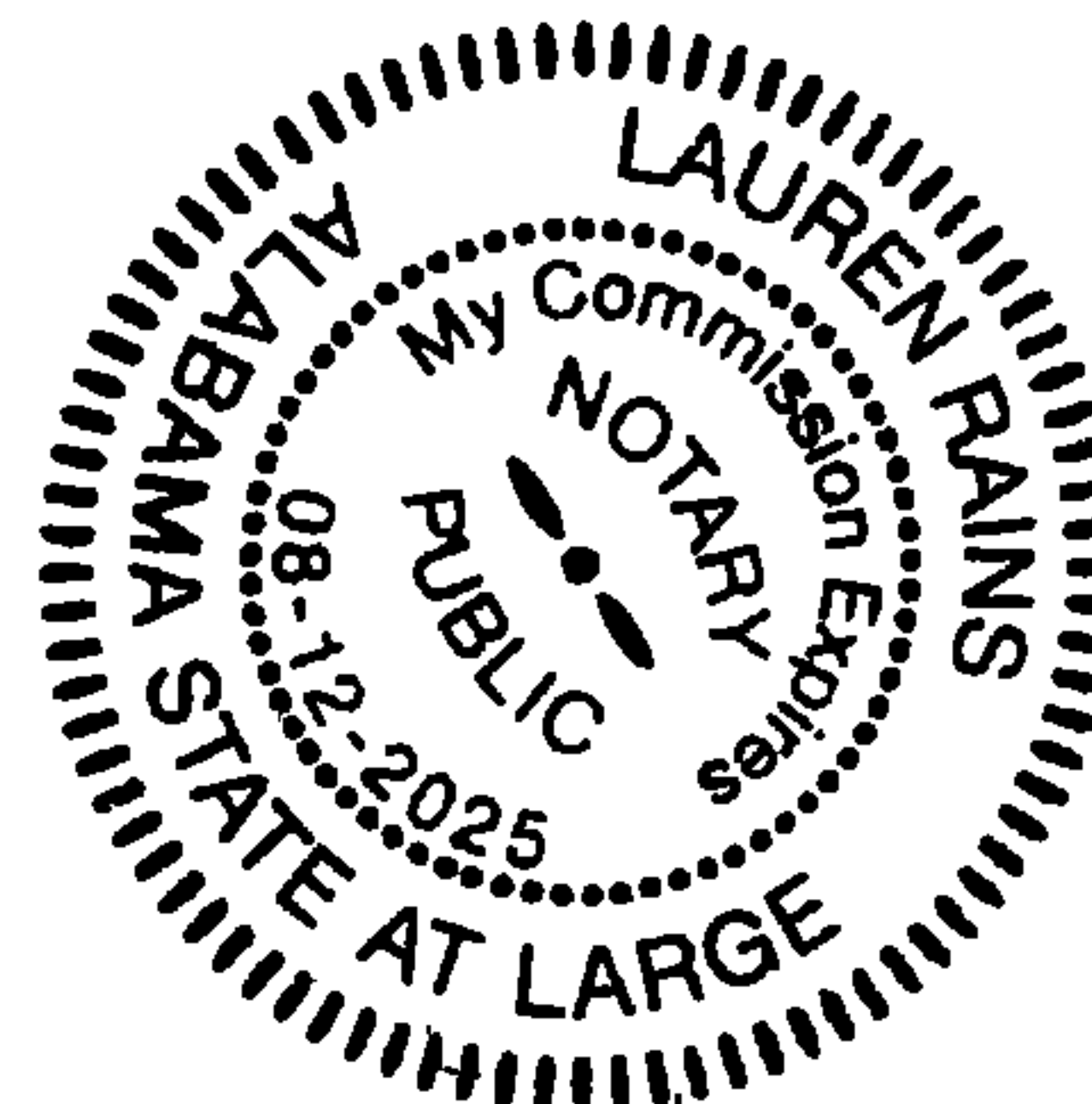
I, a Notary Public, hereby certify that **ETOYO C ANDERSON AKA ETOYO ANDERSON; SYLVIA D ANDERSON AKA SYLVIA ANDERSON** whose name is signed to the foregoing instrument or conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

Given under my hand this 1st day of June, 2022.

Lauren Rains
Notary Public

Print Name Lauren Rains

My commission expires: 8-12-2025



In Witness Whereof, the Lender has executed this Agreement.

CARRINGTON MORTGAGE SERVICES, LLC

By [Signature] (print name) JUN 08 2022 Date
Osbaldo Sanchez, Director, Loss Mitigation (title)
Carrington Mortgage Services, LLC

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

A notary public or other officer 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 _____)
County of _____)

SEE ATTACHED

On _____ before me _____ Notary Public, personally appeared _____, 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 under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____
Signature of Notary Public

(Seal)

SEE ATTACHED

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 }

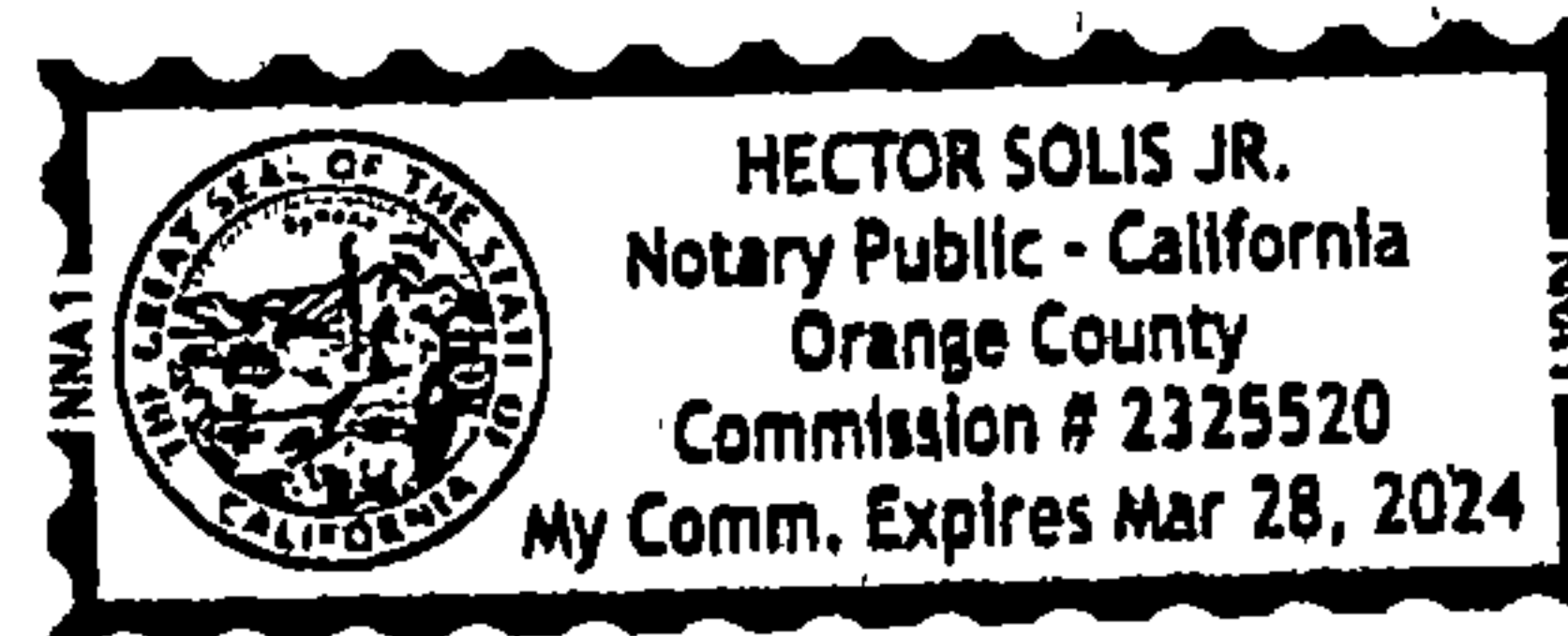
County of Orange }

On 06/08/2022 before me, Hector Solis JR. NOTARY PUBLIC,
(Here insert name and title of the officer)

personally appeared Osbaldo 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 under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Notary Public Signature Hector Solis JR.

(Notary Public Seal)

ADDITIONAL OPTIONAL INFORMATION

DESCRIPTION OF THE ATTACHED DOCUMENT

(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages _____ Document Date _____

CAPACITY CLAIMED BY THE SIGNER

- ☐ Individual(s)
☐ Corporate Officer

(Title)

- ☐ Partner(s)
☐ Attorney-in-Fact
☐ Trustee(s)
☐ Other _____

INSTRUCTIONS FOR COMPLETING THIS FORM

This form complies with current California statutes regarding notary wording and, if needed, should be completed and attached to the document. Acknowledgments from other states may be completed for documents being sent to that state so long as the wording does not require the California notary to violate California notary law.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. ~~he/she/they~~, ~~is/are~~) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
 - ❖ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
 - ❖ Indicate title or type of attached document, number of pages and date.
 - ❖ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary).
- Securely attach this document to the signed document with a staple.

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 MAP BOOK 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

Allen S. Bayl