

This Document Prepared By:  
**PRASAD LAKKANNA**  
**CITIZENS BANK, N.A.**  
**10561 TELEGRAPH RD**  
**GLEN ALLEN, VA 23059**  
**(877) 745-7364**

When Recorded Mail To:  
**CITIZENS BANK, N.A.**  
**P.O. BOX 42111**  
**PROVIDENCE, RI 02940**

Source of Title: **INSTRUMENT NO. 20180530000187720**

Tax/Parcel #: **235220003007000**

\_\_\_\_\_[Space Above This Line for Recording Data]\_\_\_\_\_  
**Original Principal Amount: \$171,830.00** **FHA\VA Case No.:011-8894192**  
**Unpaid Principal Amount: \$163,823.48** **Loan No: 8102434951**  
**New Principal Amount: \$157,951.91**  
**New Money (Cap): \$54,037.90**

## **LOAN MODIFICATION AGREEMENT (MORTGAGE)**

This Loan Modification Agreement ("Agreement"), made this **24TH** day of **FEBRUARY, 2024**, between **LAWRENCE LEONARD JR. AND MICHELLE LEONARD, AS JOINT TENANTS** ("Borrower"), whose address is **102 OLD SPANISH TRAIL, ALABASTER, ALABAMA 35007** and **CITIZENS BANK, N.A. F/K/A RBS CITIZENS, N.A.** ("Lender"), whose address is **10561 TELEGRAPH RD, GLEN ALLEN, VA 23059**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **MAY 15, 2018** and recorded on **MAY 30, 2018** in **INSTRUMENT NO. 20180530000187730**, 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

**102 OLD SPANISH TRAIL, ALABASTER, ALABAMA 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, **MAY 1, 2024** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$157,951.91**, 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. **\$54,037.90**.
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 **7.1250%**, from **APRIL 1, 2024**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$ 995.94**, beginning on the **1ST** day of **MAY, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 1, 2064** (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.

In Witness Whereof, I have executed this Agreement.

Lawrence Leonard Jr.  
Borrower: **LAWRENCE LEONARD JR**

3-4-24  
Date

Michelle Leonard  
Borrower: **MICHELLE LEONARD** \*signing solely to acknowledge this Agreement, but  
not to incur any personal liability for the debt

3/4/24  
Date

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

**BORROWER ACKNOWLEDGMENT**

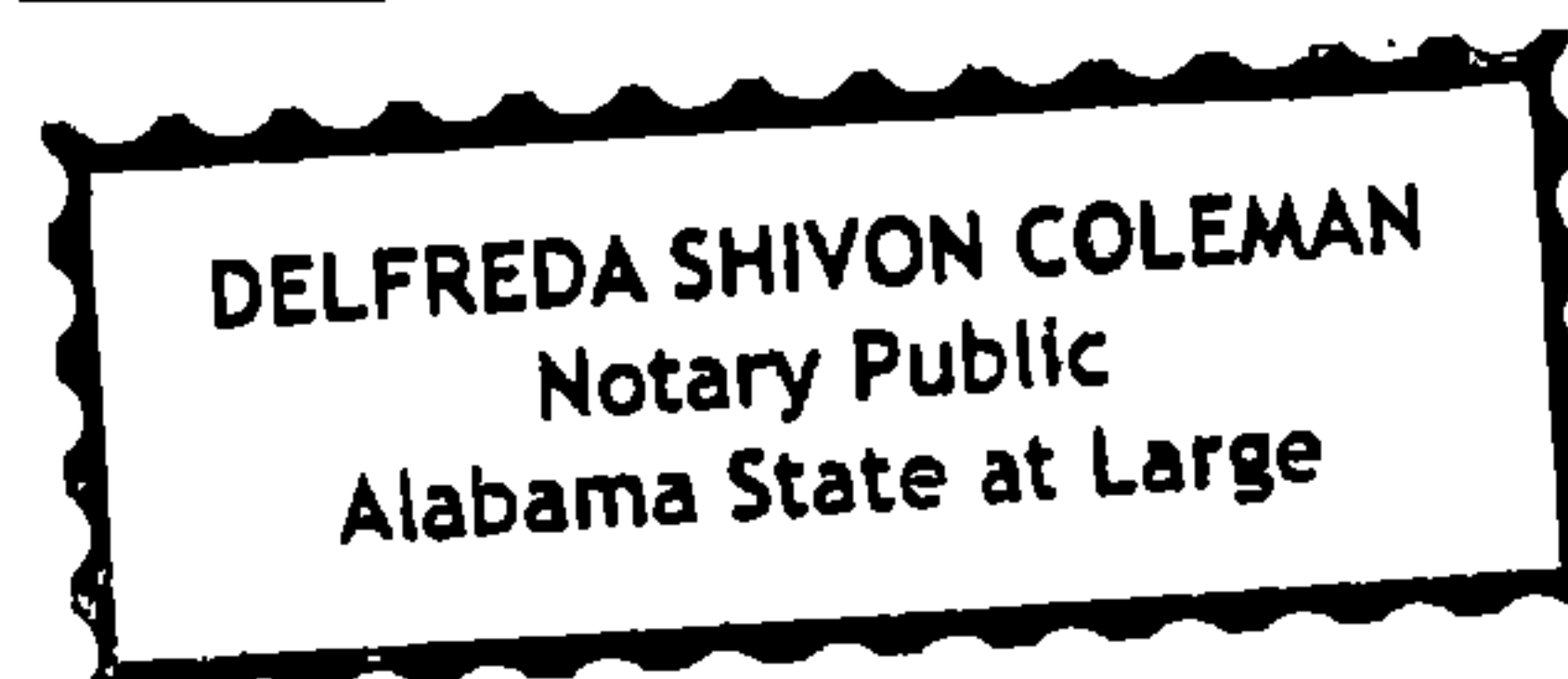
State of Alabama )  
Jefferson County )

I, a Notary Public, hereby certify that **LAWRENCE LEONARD JR; MICHELLE LEONARD** 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 4th day of March, 20 24.

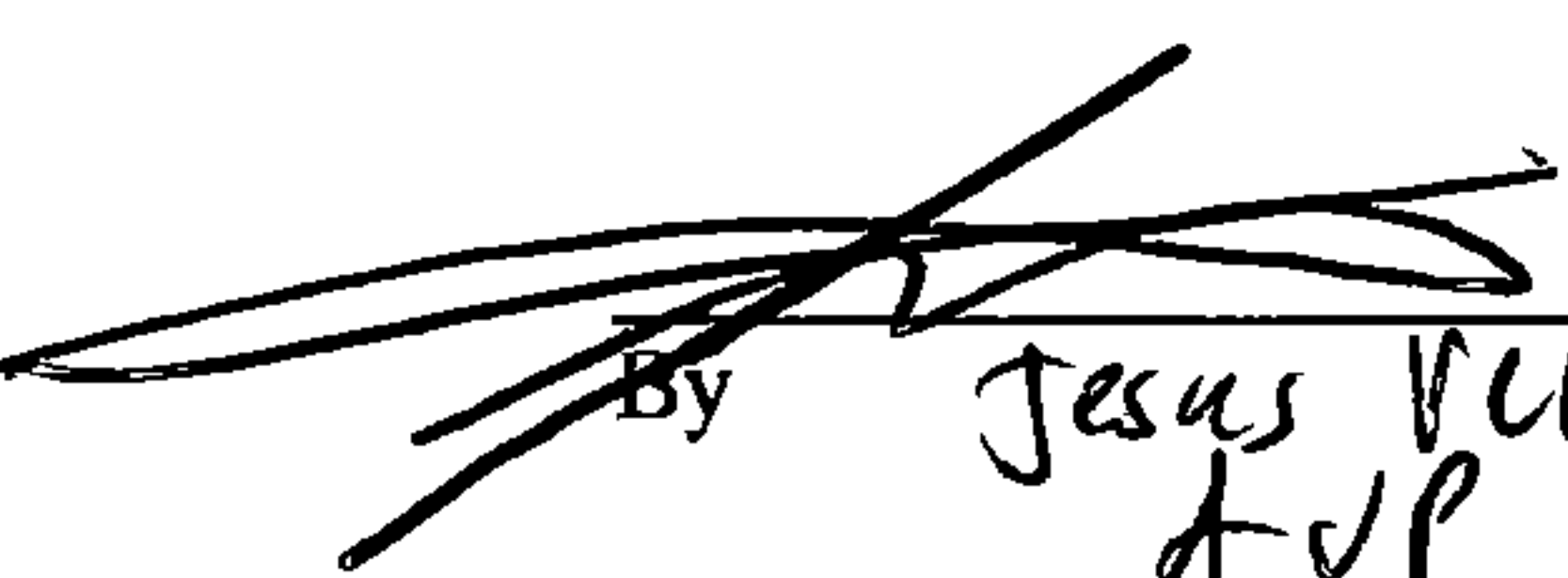
\_\_\_\_\_  
Additional affidavit is required.

Delfreda S. Coleman  
Notary Public (signature)  
Notary Printed Name Delfreda S. Coleman  
My commission expires: 10/27/27



In Witness Whereof, the Lender has executed this Agreement.

**CITIZENS BANK, N.A. F/K/A RBS CITIZENS, N.A.**

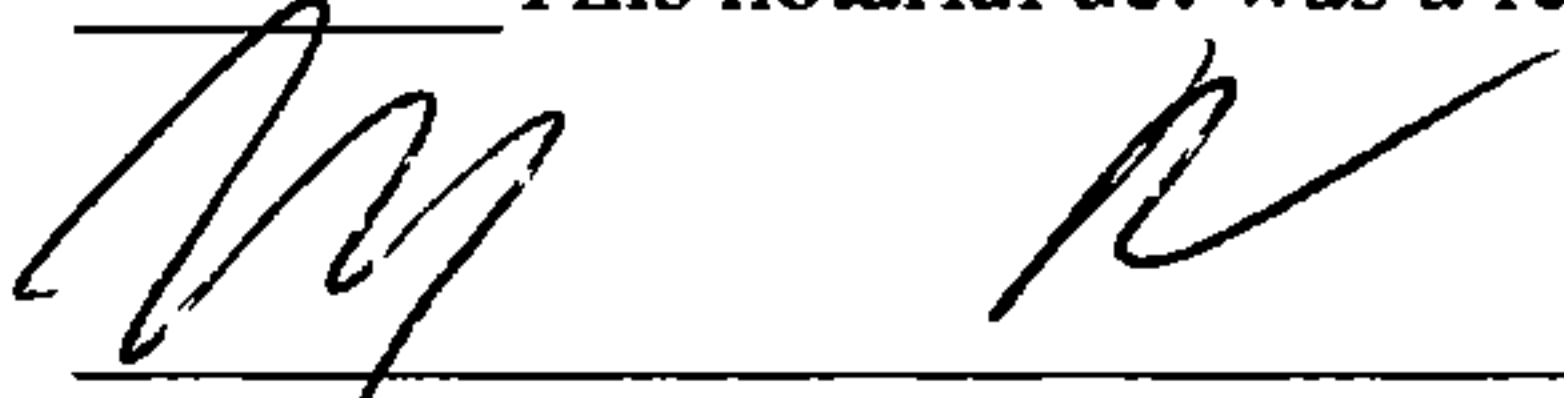
 By Jesus Velazquez (print name) Avp (title) 3/13/24 Date

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

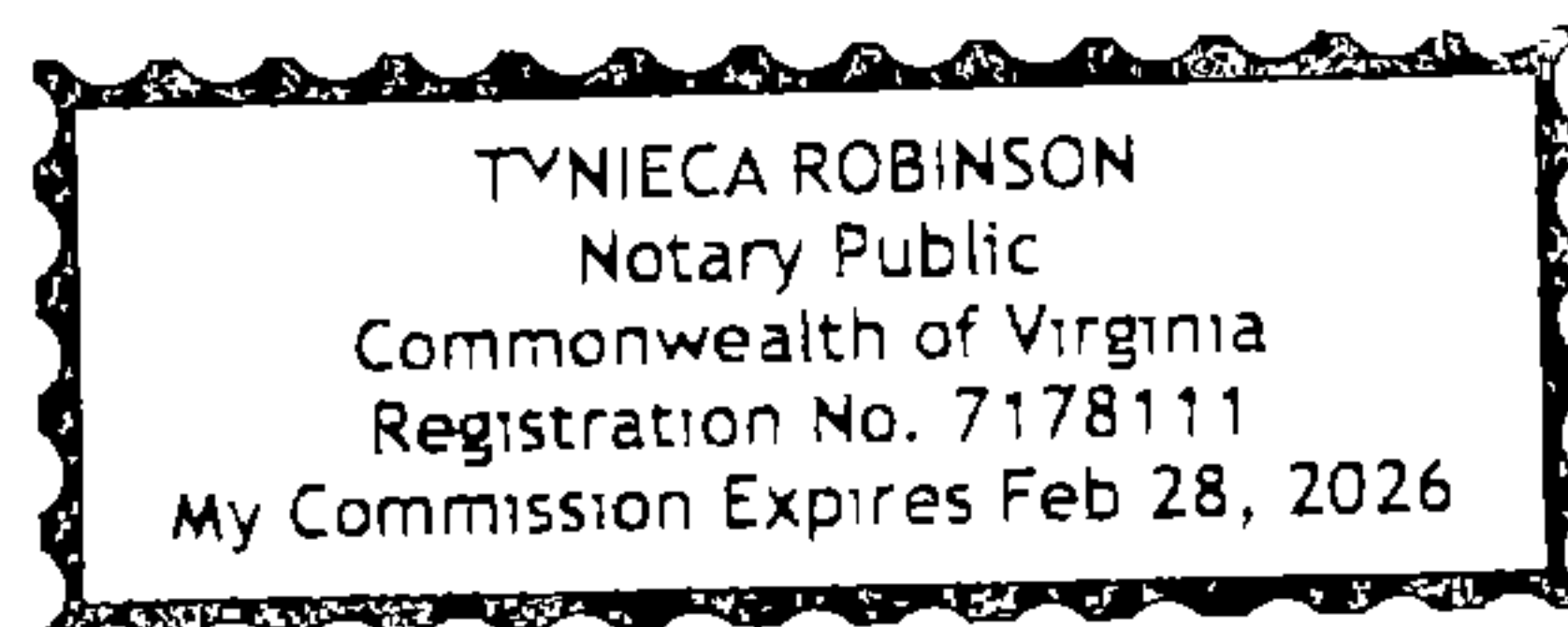
State of Virginia  
County of Henrico

This foregoing instrument was acknowledged before me on March 13, 2024 by Jesus Velazquez, the Avp of **CITIZENS BANK, N.A. F/K/A RBS CITIZENS, N.A.**, a company, on behalf of the company.

\_\_\_\_\_  
This notarial act was a remote online notarization.

  
\_\_\_\_\_  
Notary Public

Printed Name: Tynieca Robinson  
My commission expires: 2-28-2026





**EXHIBIT A**

**BORROWER(S): LAWRENCE LEONARD JR. AND MICHELLE LEONARD, AS  
JOINT TENANTS**

**LOAN NUMBER: 8102434951**

**LEGAL DESCRIPTION:**

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

**LOT 2, BLOCK 3, ACCORDING TO THE SURVEY OF MISSION HILLS, 1ST  
SECTOR, AS RECORDED IN MAP BOOK 6, PAGE 47, IN THE  
PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

**ALSO KNOWN AS: 102 OLD SPANISH TRAIL, ALABASTER, ALABAMA 35007**



**Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
03/18/2024 08:29:14 AM  
\$274.00 JOANN  
20240318000073030**

*Allen S. Bayl*