

23704aAfter recording please return to:  
ServiceLink  
Attn: Loan Modification Solutions  
320 Commerce, Suite 100  
Irvine, CA 92602

This instrument was prepared by:  
LoanCare, LLC  
Antonia Coats  
3637 Sentara Way  
Virginia Beach, VA 23453

Source of Title: INSTRUMENT NUMBER 20180417000129090

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_  
Original Principal Amount \$147,283.00      Investor Loan No: 0233413162  
Unpaid Principal Amount \$142,165.23      Loan No: 0033148735  
New Principal Amount \$143,780.89

240088530-LC

FHA Case #: 203703011-8854936

## LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **2nd** day of **April, 2024**, between **APRIL M RICHARDSON AND SAM RICHARDSON, WIFE AND HUSBAND** ("Borrower") and **LoanCare LLC**, as **Agent under Limited POA for Lakeview Loan Servicing, LLC** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **April 16, 2018**, in the amount of **\$147,283.00** and recorded on **April 17, 2018** in Book, Volume, or Liber No. \_\_\_\_\_, at Page \_\_\_\_\_ (or as Instrument No. **20180417000129100**), of the **Official** (Name of Records) Records of **SHELBY, ALABAMA** (County and State, or other jurisdiction) 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 ST 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:**



PIN #: **13 7 35 3 006 011.000**

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 **March 1, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$143,780.89**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
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 **7.125%**, from **March 1, 2024**. Borrower promises to make monthly payments of principal and interest of U.S. **\$906.58**, beginning on the **1st** day of **April, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **7.125%** will remain in effect until principal and interest are paid in full. If on **March 1, 2064** (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. Borrower understands and agrees that:

- a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- c) 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.
- d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- e) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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.
- f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging ☒.



April M Richardson  
Borrower - APRIL M RICHARDSON

Date: 4/11/24

Sam Richardson  
Borrower - SAM RICHARDSON

Date: 4/11/24

ACKNOWLEDGMENT

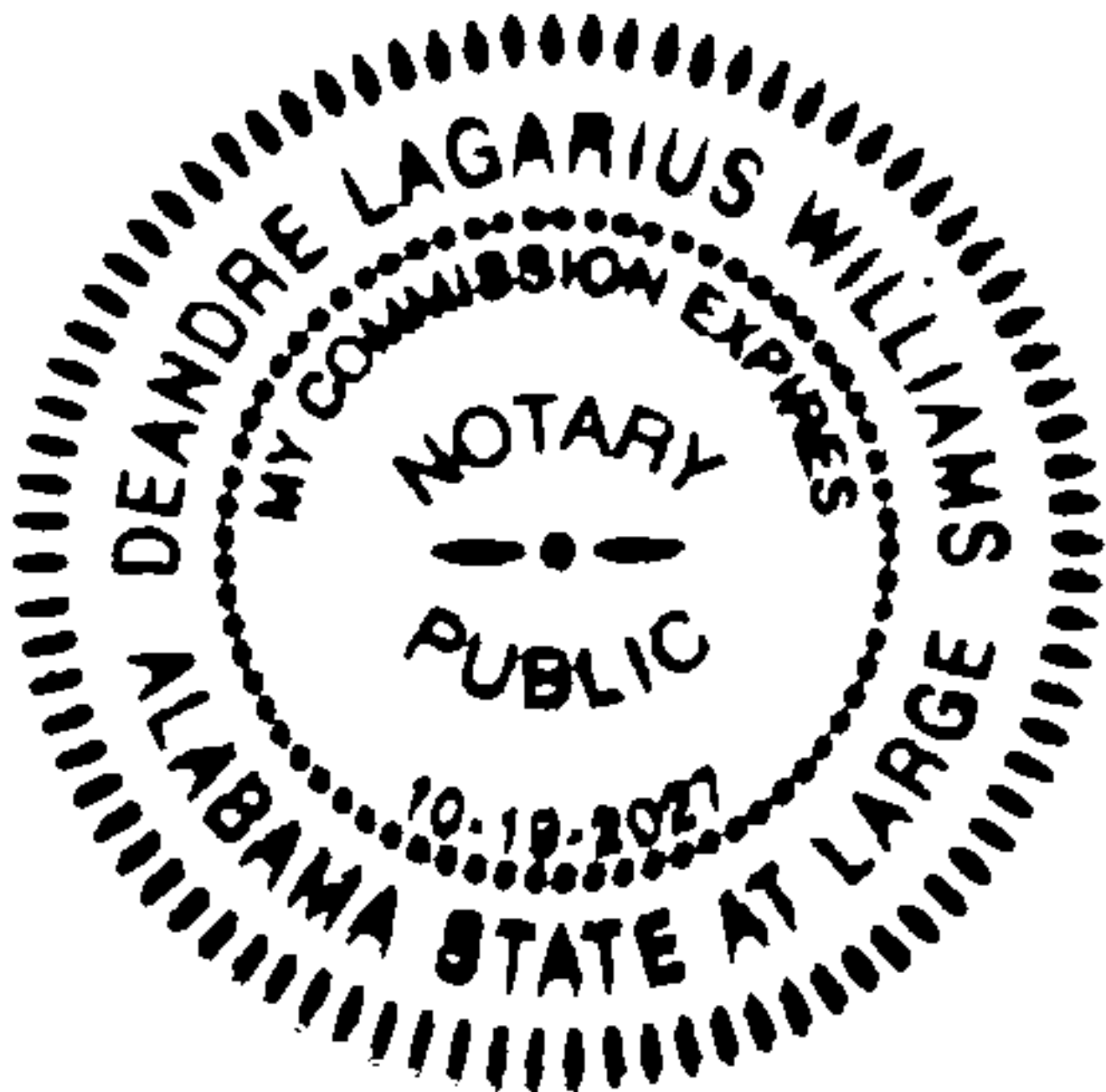
State of Alabama

County of Jefferson

§  
§  
§

I DeAndre Lagarius Williams hereby certify that 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 11 day of April, A. D. 2024.



(Seal)

DeAndre L Williams

Signature of Officer

DeAndre Lagarius Williams

Printed Name

Notary Public


Title of Officer

My Commission Expires: 10-19-2027





ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE  
LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By:  4/18/24  
Denis I. Leyva - Lender Date of Lender's Signature  
Assistant Secretary

ACKNOWLEDGMENT

State of \_\_\_\_\_ §  
County of \_\_\_\_\_ §

The foregoing instrument was acknowledged before me on this \_\_\_\_\_ by \_\_\_\_\_ of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC a Virginia Limited Liability Company, on behalf of the Limited Liability Company.

*See Attached*

(Seal)

\_\_\_\_\_  
Signature of Person Taking Acknowledgment

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Title or Rank

Serial Number, if any: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_



## 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 California  
County of Orange )

On 4/18/2024 before me, Eunice Vargas, Notary Public  
(insert name and title of the officer)

personally appeared Deisy I Leyva, Assistant Secretary,  
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.

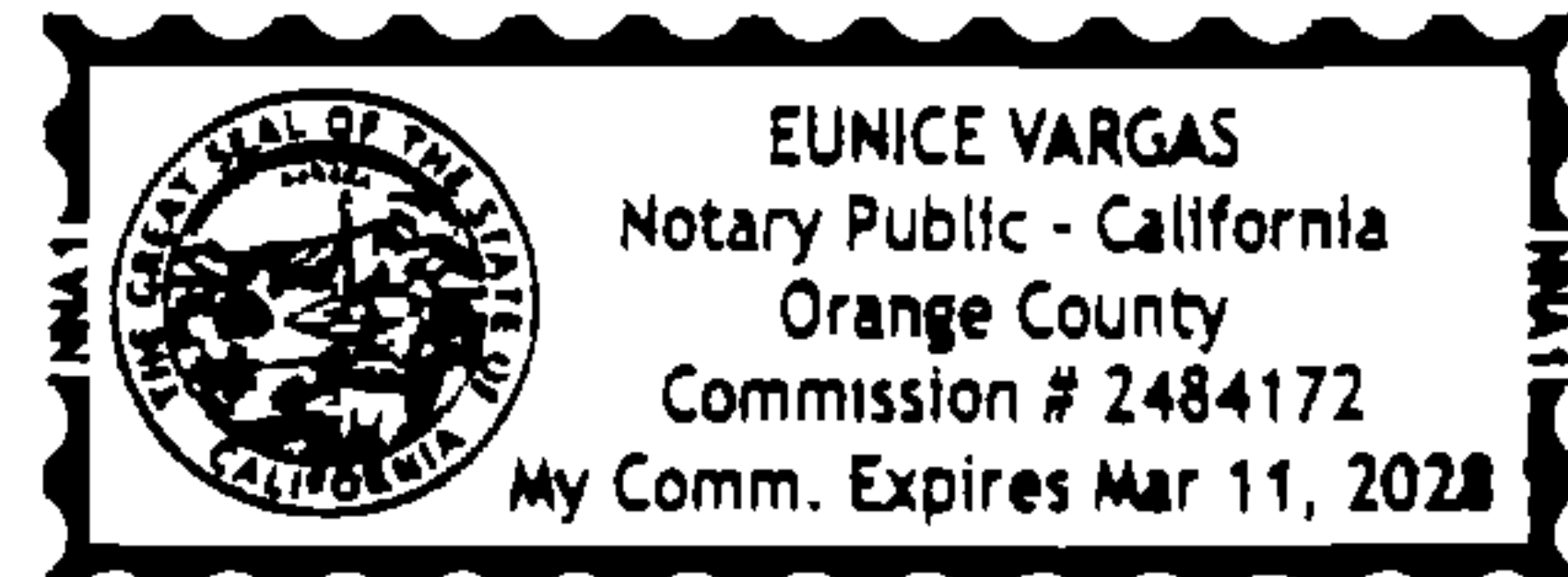
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.

Signature



(Seal)



**EXHIBIT A**

**BORROWER(S): APRIL M RICHARDSON AND SAM RICHARDSON, WIFE AND HUSBAND**

**LOAN NUMBER: 0033148735**

**LEGAL DESCRIPTION:**

**STATE OF ALABAMA, COUNTY OF SHELBY, AND DESCRIBED AS FOLLOWS:**

**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.**

**PIN #: 13 7 35 3 006 011.000**

**ALSO KNOWN AS: 211 7TH ST NW, ALABASTER, AL 35007**



**Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
04/19/2024 11:14:21 AM  
\$255.70 PAYGE  
20240419000113900**

*Allen S. Bayal*

