

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 20210120000029790

_____[Space Above This Line For Recording Data]_____
Original Principal Amount \$254,308.00 Investor Loan No: 0233948627
Unpaid Principal Amount \$207,676.74 Loan No: 0056070865
New Principal Amount \$213,628.75

240051084-LL

FHA Case #: 203703011-9584879

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

Husband and Wife

This Loan Modification Agreement ("Agreement"), made this 15th day of April, 2024, between TRENTON MARBURY AND ANGELA WILLIAMS ("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 January 15, 2021, in the amount of \$254,308.00 and recorded on January 20, 2021 in Book, Volume, or Liber No. _____, at Page _____ (or as Instrument No. 20210120000029800), 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

188 KING JAMES CT, 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 26 1 003 018.000

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 **May 1, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$213,628.75**, 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 **7.250%**, from **May 1, 2024**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,366.52**, beginning on the **1st** day of **June, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **7.250%** will remain in effect until principal and interest are paid in full. If on **May 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 ☐.



[Signature]
Borrower - TRENTON MARBURY

Date: 04 / 18 / 24

[Signature]
Borrower - ANGELA WILLIAMS *SIGNING SOLELY TO
ACKNOWLEDGE THIS AGREEMENT, BUT NOT
TO INCUR ANY PERSONAL LIABILITY FOR
THE DEBT

Date: 04 / 18 / 24

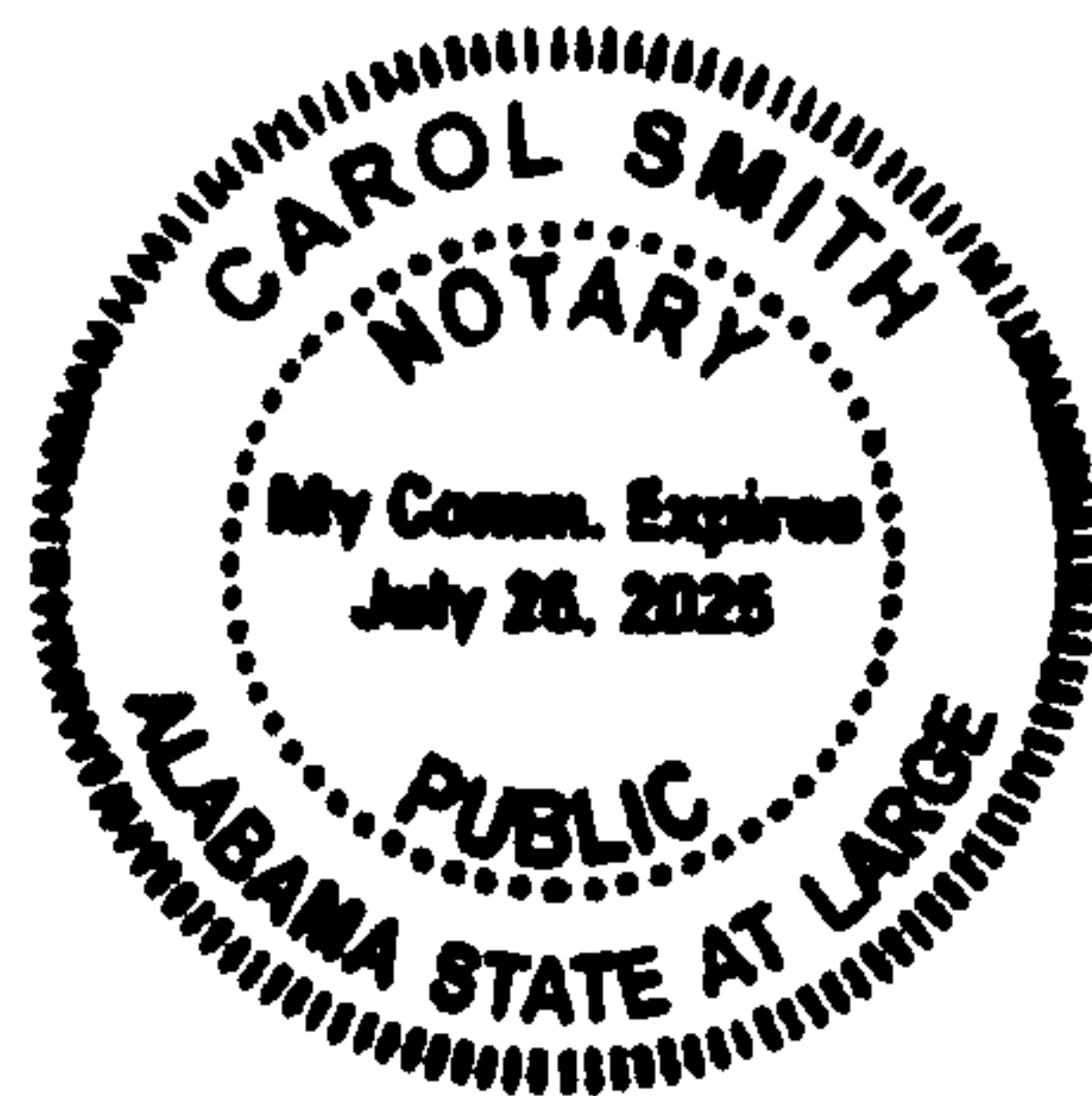
ACKNOWLEDGMENT

State of Alabama
County of Shelby

§
§
§

I Carol Smith hereby certify that TRENTON MARBURY AND ANGELA WILLIAMS 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 18 day of April, A. D. 2024.



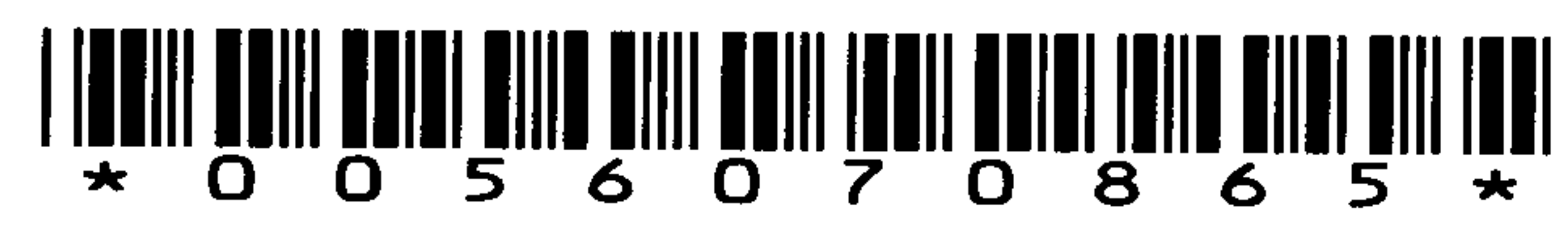
(Seal)

Carol Smith
Signature of Officer

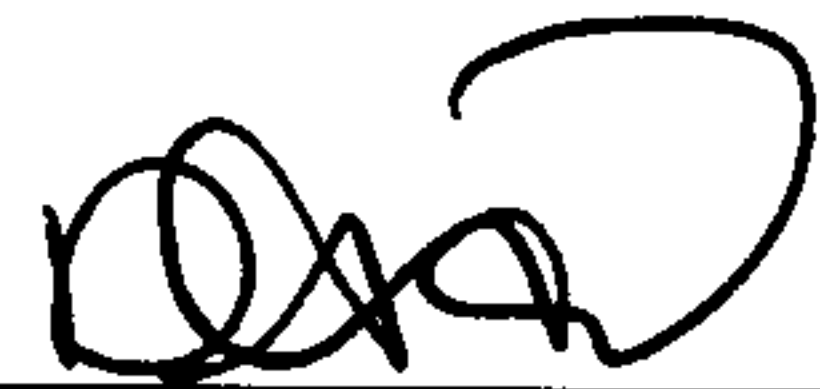
Carol Smith
Printed Name

Notary Public
Title of Officer

My Commission Expires: 07/26/2025



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:  4/29/24
Rafael R. Avila -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

Signature of Person Taking Acknowledgment

Printed Name

Title or Rank

Serial Number, if any: _____

My Commission Expires: _____

(Seal)



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 4/29/2024 before me, Eunice Vargas, Notary Public
(insert name and title of the officer)

personally appeared Rafael R. Avila, 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)

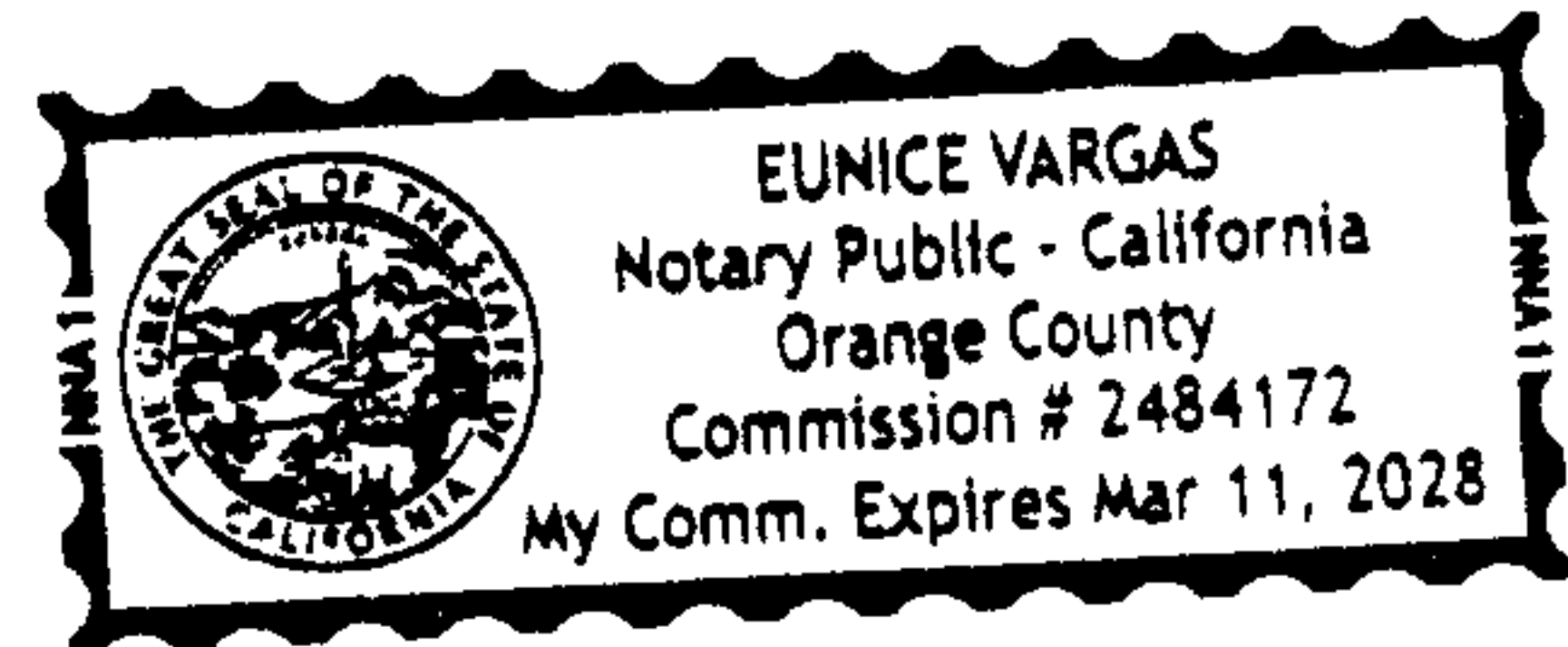


EXHIBIT A

BORROWER(S): TRENTON MARBURY AND ANGELA WILLIAMS

LOAN NUMBER: 0056070865

LEGAL DESCRIPTION:

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

**LOT 13, ACCORDING TO THE SURVEY OF SPRING GATE ESTATES, PHASE ONE, AS RECORDED
IN MAP BOOK 19, PAGE 23, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

PIN #: 13 7 26 1 003 018.000

ALSO KNOWN AS: 188 KING JAMES CT, ALABASTER, AL 35007

Loan Modification Agreement—Single Family—Fannie Mae Uniform Instrument
The Compliance Source, Inc.

Page 6 of 6

Form 3179 1/01 (rev. 4/14)
23703AL 10/01 Rev. 10/21
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Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
04/30/2024 12:47:47 PM
\$360.55 BRITTANI
20240430000125680



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Allie S. Bayal