



1. As of **November 1, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$287,706.13**, 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 **6.625%**, from **November 1, 2024**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,710.08**, beginning on the **1st** day of **December, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **November 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. 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



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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.
8. This Agreement modifies an obligation secured by an existing security instrument recorded in SHELBY County, AL, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$284,392.44. The principal balance secured by the existing security instrument as a result of this Agreement is \$287,706.13, which amount represents the excess of the unpaid principal balance of this original obligation.



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Patrick R Hall

PATRICK HALL -Borrower

Date: 10/17/24

Catherine Hall

CATHERINE HALL -Borrower

Date: 10/17/24

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

State of Alabama

County of Shelby

I, Emily B. Chesser  
(please print name)

Notary Public, hereby certify that

**PATRICK HALL and CATHERINE HALL**, 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 17 day of October, A. D. 2024.

Emily B. Chesser  
(signature of officer)

My commission expires: July 14, 2026



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LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By: Kiran Zaveri (Seal) - Lender

Name: Kiran Zaveri

Title: **Assistant Secretary**

10/23/2024  
Date of Lender's Signature

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

State of Florida

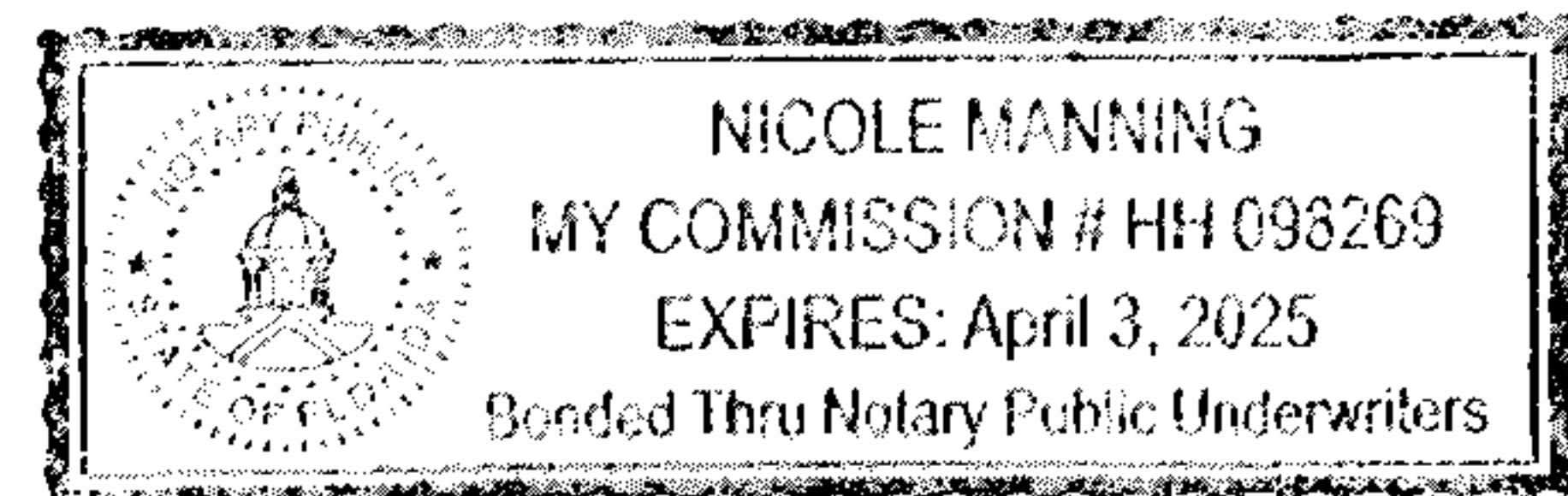
County of Broward

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization,

this 23 day of Oct, 2024, by Kiran Zaveri, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

Nicole Manning  
(Signature of Notary Public - State of Florida)

Nicole Manning  
(Print, Type or Stamp Commissioned Name of Notary Public)

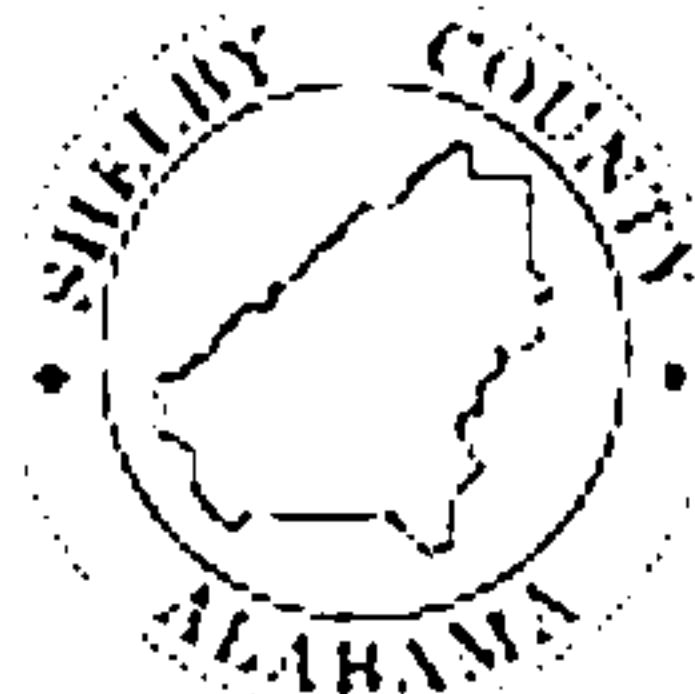


Personally Known ☒ OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_



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Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
10/24/2024 08:44:43 AM  
\$465.70 JOANN  
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Allie S. Bayl