Loan No: **0011227824**

Investor Loan No: 0232661265

FHA Case No.: 203703011-7673194

After Recording Return To: Outamation, Inc. 3940 CORAL RIDGE DR CORAL SPRINGS, FL 33065

This Document Prepared By: Antonia Coats Outamation, Inc. 3940 CORAL RIDGE DR CORAL SPRINGS, FL 33065

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Original Recording Date: June 13, 2013
Original Loan Amount: \$275,793.00
New Money: \$3,313.69

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 2nd day of October, 2024, between PATRICK HALL, HUSBAND and CATHERINE HALL, WIFE whose address is 1216 EAGLE PARK RD, BIRMINGHAM, AL 35242 ("Borrower") and LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC which is organized and existing under the laws of The United States of America, and whose address is 3637 Sentara Way, Virginia Beach, VA 23453 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated June 03, 2013 and recorded in Instrument No: 20130613000242150 and recorded on June 13, 2013, of the Official Records of SHELBY County, AL 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

1216 EAGLE PARK RD, BIRMINGHAM, AL 35242,

(Property Address)

the real property described being set forth as follows:

Lot 36, according to the Survey of Eagle Point, 12th Sector, Phase II, as recorded in Map Book 23, Page 82, in the Probate Office of Shelby County, Alabama.

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):





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- 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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Red And	Date: 1017/24
PATRICK HALL -Borrower	
aiterine Hall	Date: 10/17/24
CATHERINE HALL -Borrower	
[Space Below This Line For Acknowle	edgments]
State of Alabama	
State of Alabama Cハルトリハル	
County of MCIWW	
I, Motary Public, hereby (please print name)	certify that
PATRICK HALL and CATHERINE HALL, whose name is signed to	
is known to me, acknowledged before me on this day that, being in conveyance, he executed the same voluntarily on the day the sam	o hoare data
Given under my hand this All day of October,	
Given under my hand this All day of UVIVVIII,	A. D. 20
4/MMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMMM	WHITHING CHE CHE
Charlet Little Carl	B. CHESS
My commission expires: JUM 14, 2021	
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LoanCare LLC, as Agent under Limited POA for Lakeview Lo	an 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 Acknown State of Florida	wledgments]
County of Broward	
The foregoing instrument was acknowledged before me by mean notarization, this 23 day of, 2024, byKiran of LoanCare LLC, as Agent under Limited POA for Lakeview Loa	Zaveri, Assistant Secretary
(Signature of Notary Public - State of Florida) Nicole Manning	NICOLE MANNING MY COMMISSION # HH 098269
(Print, Type or Stamp Commissioned Name of Notary Public)	EXPIRES: April 3, 2025 Sended Thru Notary Public Underwriters
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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