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02/05/2025 08:39:58 AM  
MORTAMEN 1/6



This Document Prepared By:  
REGINA M. UHL  
SANDLER LAW GROUP  
717 N. HARWOOD, SUITE 1600  
DALLAS, TX 75201

Recording Requested By and Return To:  
REGIONS  
ATTENTION: MODIFICATION DEPT  
5214 LINCOLN RD EXT  
HATTIESBURG, MS 39402

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_  
Original Recorded Date: May 2, 2022 Modified Principal Amount: \$3,741.82  
Original Principal Amount: \$5,000.00 Modified Interest Bearing Amount: \$3,872.28

## LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

Loan No: 0048134316

This Loan Modification Agreement ("Agreement"), made this 15th day of January, 2025, between ARNETTE CURTIS, whose address is 2612 N CHANDALAR LN, PELHAM, AL 35124 ("Borrower") and REGIONS BANK, whose address is 5214 LINCOLN RD EXT, HATTIESBURG, MS 39402 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated April 29, 2022 and recorded in INSTRUMENT NUMBER 20220502000178980, of the Official Records of the County Recorder's or Clerk's Office of the County 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

2612 N CHANDALAR LN, PELHAM, AL 35124  
(Property Address)

the real property described being set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AS EXHIBIT "A"

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 **February 1, 2025**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$3,872.28**, 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 **6.875%**, from **February 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. **\$65.79**, beginning on the **1st day of March, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **6.875%** will remain in effect until principal and interest are paid in full. If on **February 1, 2031** (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



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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.

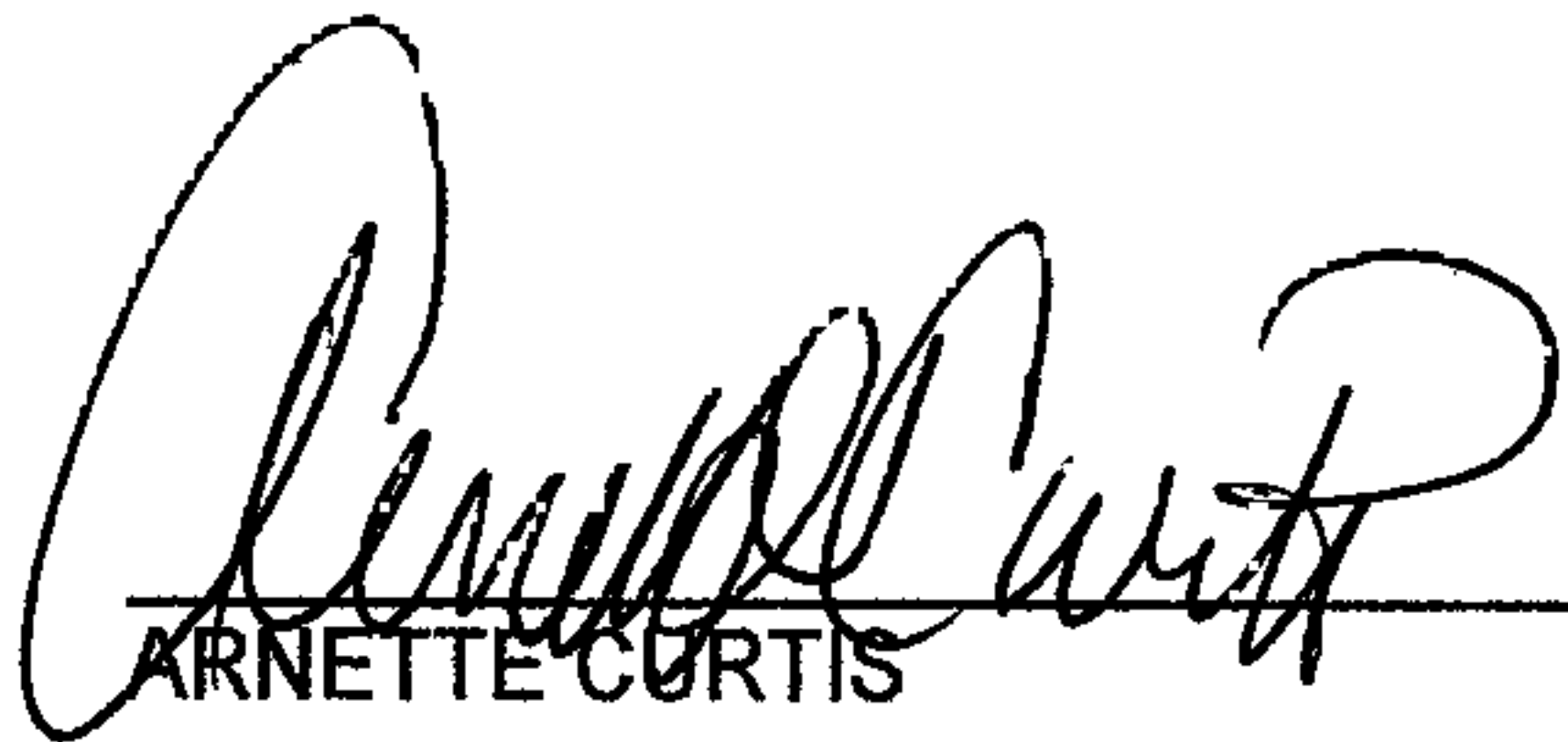
By checking this box, Borrower also consents to being contacted by text messaging ☐.





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ARNETTE CURTIS (Seal)  
-Borrower

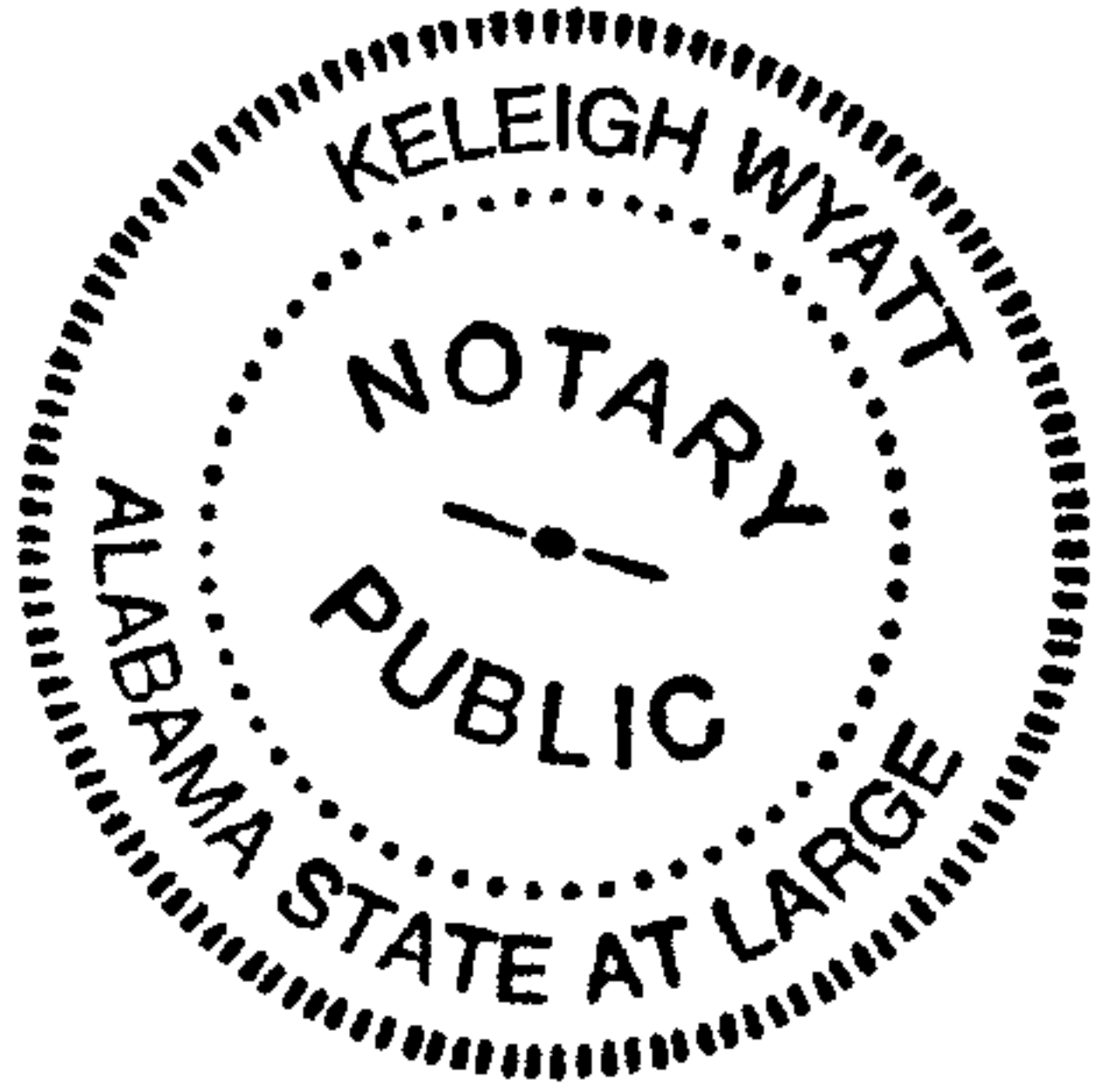
State of Alabama §  
County of SHELBY COUNTY §

I, Keleigh Wyatt, a Notary Public, hereby certify that ARNETTE CURTIS whose name(s) is/are signed to the foregoing conveyance, and who is/are 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 29<sup>th</sup> January, 2025.  
[Seal]

Keleigh Wyatt Notary Public  
Keleigh Wyatt (Printed Name)

My commission expires: 12/06/2027



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**REGIONS BANK**

Lender

Bob Fillingane (Seal)  
By: **BOB FILLINGANE**

Title: **ASSISTANT VICE PRESIDENT**1-27-2025

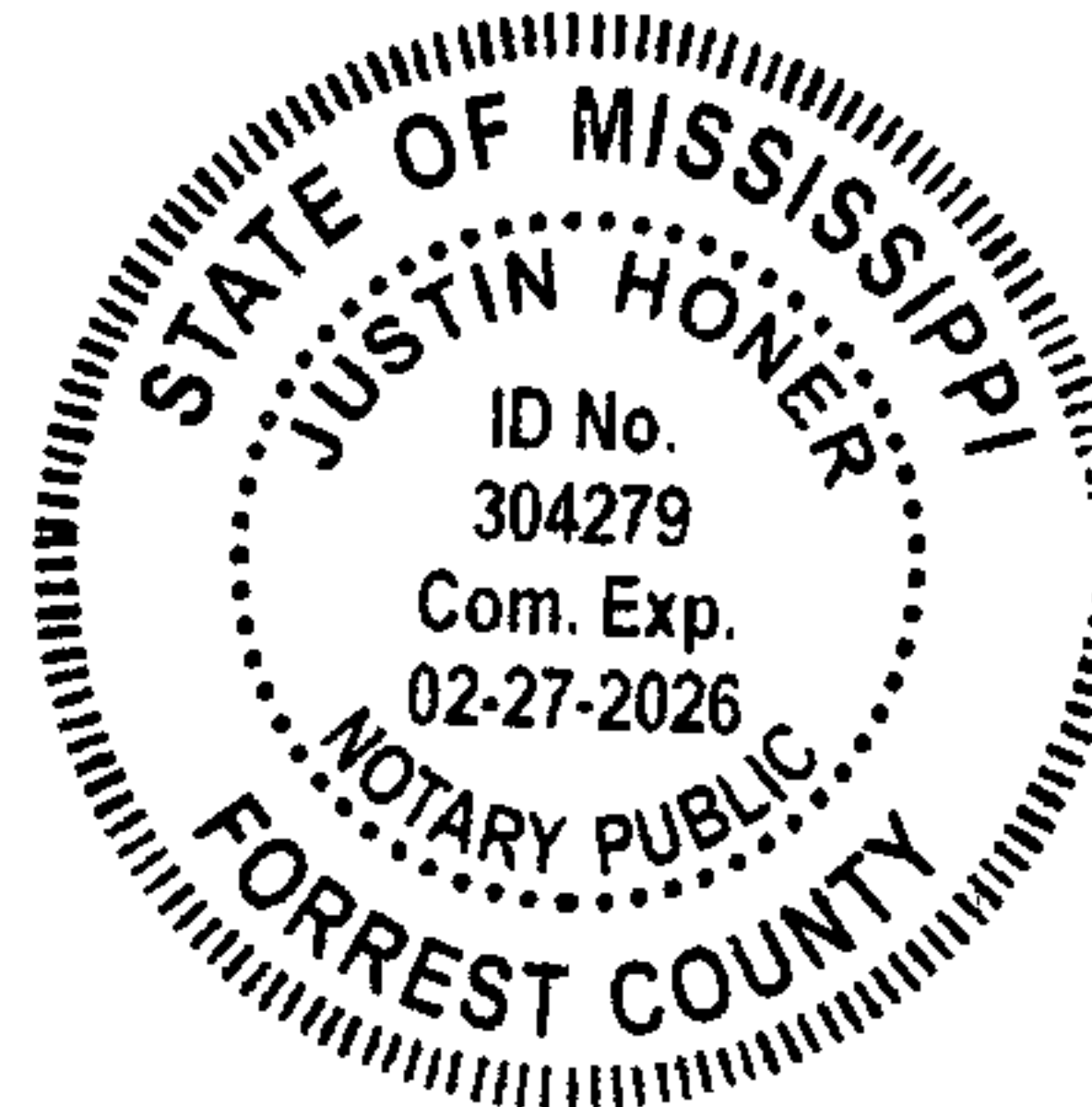
Date of Lender's Signature

State of Mississippi §  
County of Forrest §

I, Justin Hower, a Notary Public in and for said County in said State, hereby certify that **BOB FILLINGANE** whose name as **ASSISTANT VICE PRESIDENT** of the **REGIONS BANK**, a **State Chartered Bank**, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said **State Chartered Bank**.

Given under my hand this January 27<sup>th</sup>, 2025.

[Seal]



Justin Hower Notary Public  
Justin Hower (Printed Name)

My commission expires: 2-27-26

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## LEGAL DESCRIPTION

Lot 22-A, according to a Resurvey of Lots 20, 21, 22, and 23, Chanda-Terrace, Third Sector, as recorded in Map Book 13, Page 98, in the Probate Office of Shelby County, Alabama.

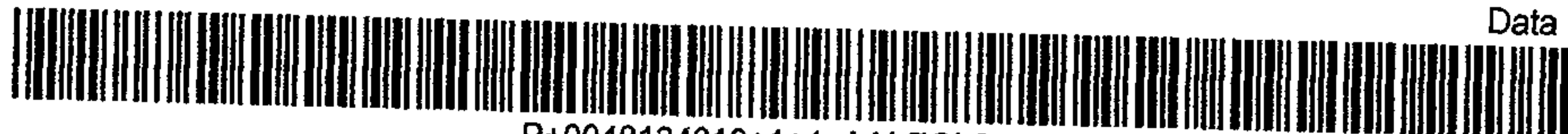


Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
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\$42.85 JOANN  
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*Allen S. Bayal*

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