

After Recording Return To:
Outamation, Inc.
5401 N UNIVERSITY DR STE 104
CORAL SPRINGS, FL 33067

This Document Prepared By:
Antonia Coats
Outamation, Inc.
5401 N UNIVERSITY DR STE 104
CORAL SPRINGS, FL 33067

_____[Space Above This Line For Recording Data]_____
Original Recording Date: **August 01, 2022** Loan No: **0063136055**
Original Loan Amount: **\$256,410.00** Investor Loan No: **0232819164**
New Money: **\$0.00** MIN Number: **101029800006920611**
FHA Case No.: **203703013-0051222**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 18th day of April, 2025, between **JAMES HAIGHT JR., SINGLE and DAISY HAIGHT, SINGLE** whose address is **679 OLD CAHABA DR, HELENA, AL 35080** ("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"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **July 25, 2022** and recorded in **Instrument No: 20220801000300250** and recorded on **August 01, 2022**, 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

679 OLD CAHABA DR, HELENA, AL 35080,
(Property Address)

the real property described being set forth as follows:

See Exhibit "A" attached hereto and made a part hereof;

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 **May 1, 2025**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$179,873.12**, 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 **May 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,134.16**, beginning on the **1st** day of **June, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **May 1, 2065** (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 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




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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. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the Mortgagee of record under the Security Instrument and this Agreement.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.




JAMES HAIGHT JR. -Borrower

Date: 5-8-25



Date: 5/8/25

DAISY HAIGHT is signing solely to acknowledge this document, but not to incur any personal liability for the debt.

_____[Space Below This Line For Acknowledgments]_____

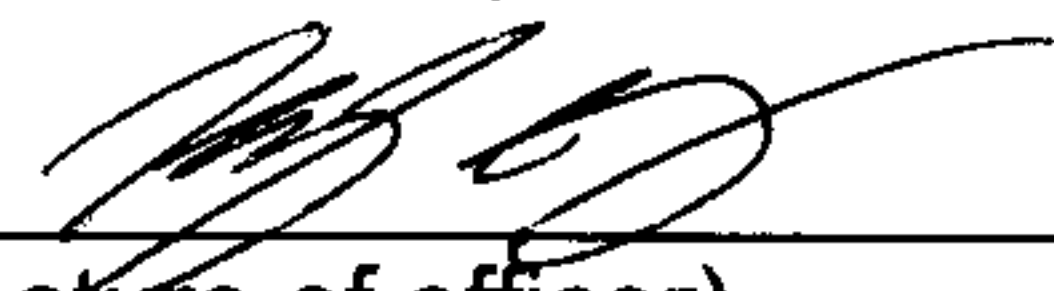
State of Alabama

County of Jefferson

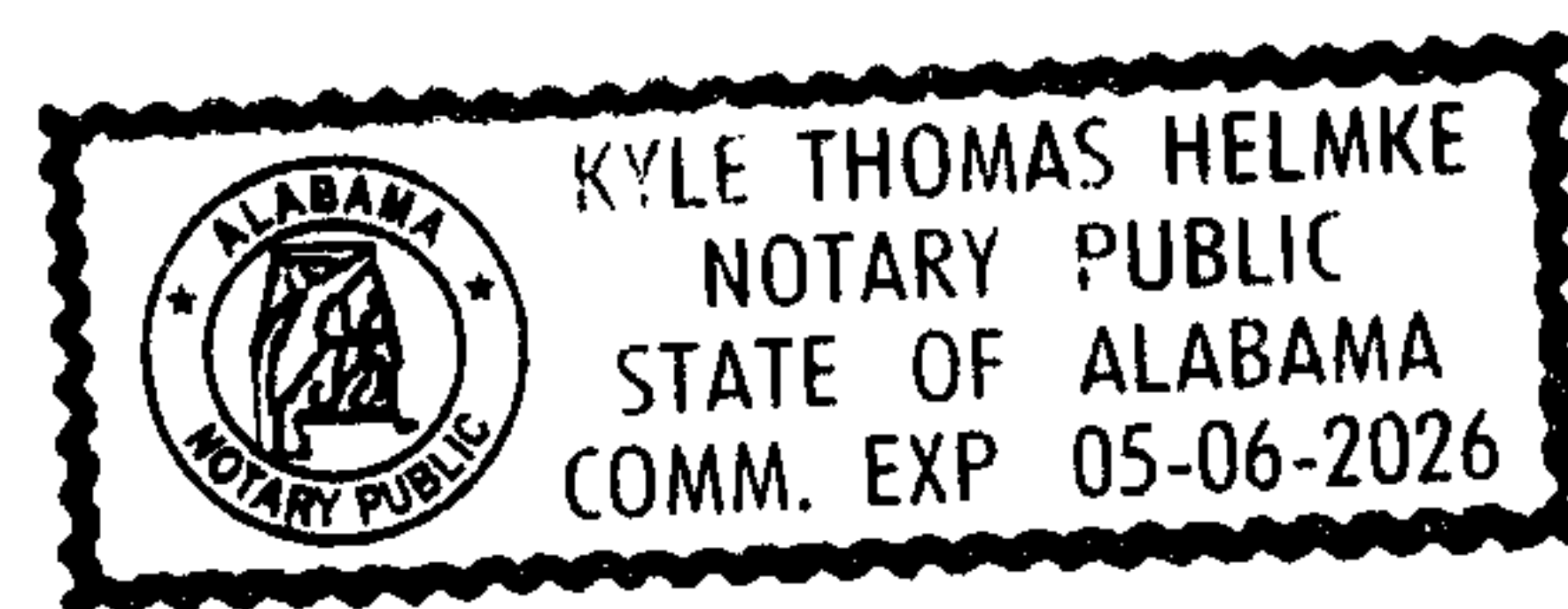
I, Kyle Helmke Notary Public, hereby certify that
(please print name)

JAMES HAIGHT JR. and DAISY HAIGHT, 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 8th day of May, A. D. 2025.


(signature of officer)

My commission expires: 05/06/26



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

By: M. P. Valli (Seal) - Lender

Name: Padmavalli Malakapalli

Title: **Assistant Secretary**

5/20/2025
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 20 day of MAY, 2025, by Padmavalli Malakapalli, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

Samantha Antoniaides
(Signature of Notary Public - State of Florida)

Samantha Antoniaides

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



SAMANTHA ANTONIADES
Notary Public
State of Florida
Comm# HH593872
Expires 9/16/2028

Personally Known ☒ OR Produced Identification ☐

Type of Identification Produced _____



* 0 0 6 3 1 3 6 0 5 5 *



* 1 2 5 8 3 9 + 4 5 *



* 1 0 0 4 7 4 6 3 0 1 *
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MAY 20 2025

Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Name: Heather Bowen

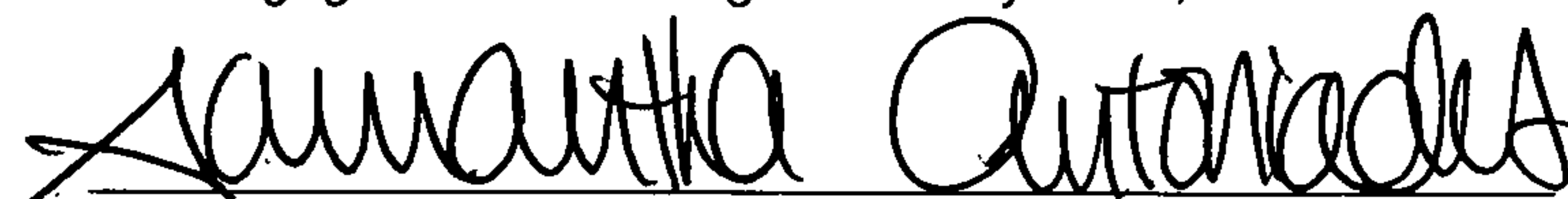
Title: **Assistant Secretary**

_____ [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 20 day of MAY, 2025, by Heather Bowen, Assistant Secretary
of Mortgage Electronic Registration Systems, Inc.



(Signature of Notary Public - State of Florida)
Samantha Antoniaades

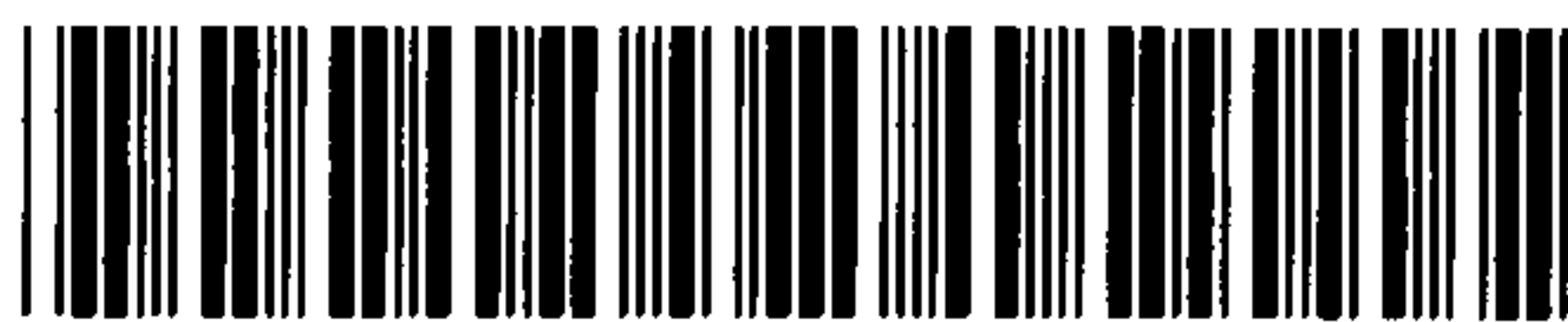
(Print, Type or Stamp Commissioned Name of Notary Public)



SAMANTHA ANTONIADES
Notary Public
State of Florida
Comm# HH593872
Expires 9/16/2028

Personally Known / OR Produced Identification _____

Type of Identification Produced _____



* 0 0 6 3 1 3 6 0 5 5 *



* 1 2 5 8 3 9 + 4 5 *



* 1 0 0 4 7 4 6 3 0 1 *

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EXHIBIT "A"

All that certain lot, piece or parcel of land, lying and being in the County of Shelby, State of Alabama and more particularly described as follows:

Lot 205, according to the Amended Map of Old Cahaba, Willow Run Sector, as recorded in Map Book 25, Page 127, in the Probate Office of Shelby County, Alabama.

Being that parcel of land conveyed to James Haight Jr. and Daisy Haight, as joint tenants with right of survivorship from Tyler Alan Harris and Kellye Schwarz Harris, husband and wife by that deed dated 05/11/2020 and recorded 05/18/2020 in Instrument 20200518000196770, of the Shelby County, AL public registry. According to the public records, there has been no conveyance of the land within a period of twenty-four months prior to the date of this report, except as follows: None

Parcel ID(s): 134202002027000



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
05/21/2025 08:38:39 AM
\$309.85 JOANN
20250521000153690

Allen S. Bayl