

This Document Prepared By:
CRYSTAL RADTKE
ROCKET MORTGAGE, LLC
635 WOODWARD AVE
DETROIT, MI 48226
(888) 663-7374

When Recorded Mail To:
FIRST AMERICAN TITLE
DTO RECORDING, MC 4002
4795 REGENT BLVD.
IRVING, TX 75063

Source of Title: **INSTRUMENT NO. 20241008000315180**

Tax/Parcel #: **237350001007000**

_____[Space Above This Line for Recording Data]_____
Original Principal Amount: \$255,000.00 **FHA/VA/RHS Case No.:22 2260863504**
Unpaid Principal Amount: \$254,154.92 **MERS Min: 100039035496062554**
New Principal Amount: \$259,772.94 **MERS Phone #: (888) 679-6377**
Capitalization Amount: \$5,618.02

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **10TH** day of **JULY, 2025**, between **NANCY NIPPER, AN UNMARRIED WOMAN ("Borrower")**, whose address is **30 EDDINGS LN, ALABASTER, ALABAMA 35007** and **ROCKET MORTGAGE, LLC ("Lender")**, whose address is **635 WOODWARD AVE, DETROIT, MI 48226**, and Mortgage Electronic Registration Systems, Inc. ("MERS") ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **OCTOBER 3, 2024** and recorded on **OCTOBER 8, 2024** in **INSTRUMENT NO. 20241008000315190**, of the **OFFICIAL** Records 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

30 EDDINGS LN, ALABASTER, ALABAMA 35007
(Property Address)

the real property described is located in **SHELBY County, ALABAMA** and being set forth as follows:

Legal Description: 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):

1. As of, **AUGUST 1, 2025** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$259,772.94**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$5,618.02**.
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 **7.1250%**, from **AUGUST 1, 2025**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,637.95**, beginning on the **1ST** day of **SEPTEMBER, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **AUGUST 1, 2065** (the "Maturity Date"), the 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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 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.

In Witness Whereof, I have executed this Agreement.

Nancy Nipper
Borrower: **NANCY NIPPER**

7/23/2025
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of **ALABAMA**)
_____) County)

I, a Notary Public, hereby certify that **NANCY NIPPER** whose name is signed to the foregoing instrument or conveyance, and who is 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 _____ day of _____, 20____.

_____This notarialact involved the use of communication technology.

Notary Public (signature)

Notary Printed Name _____

My commission expires: _____

See Attachment

FLORIDA INDIVIDUAL ACKNOWLEDGMENT
F.S. 117.05(13) — Effective January 1, 2020

State of Florida

County of Hillsborough

The foregoing instrument was acknowledged before me by means of

☒ Physical Presence;

— OR —

☐ Online Notarization,

this 23rd day of July, 2025, by
Date Month Year

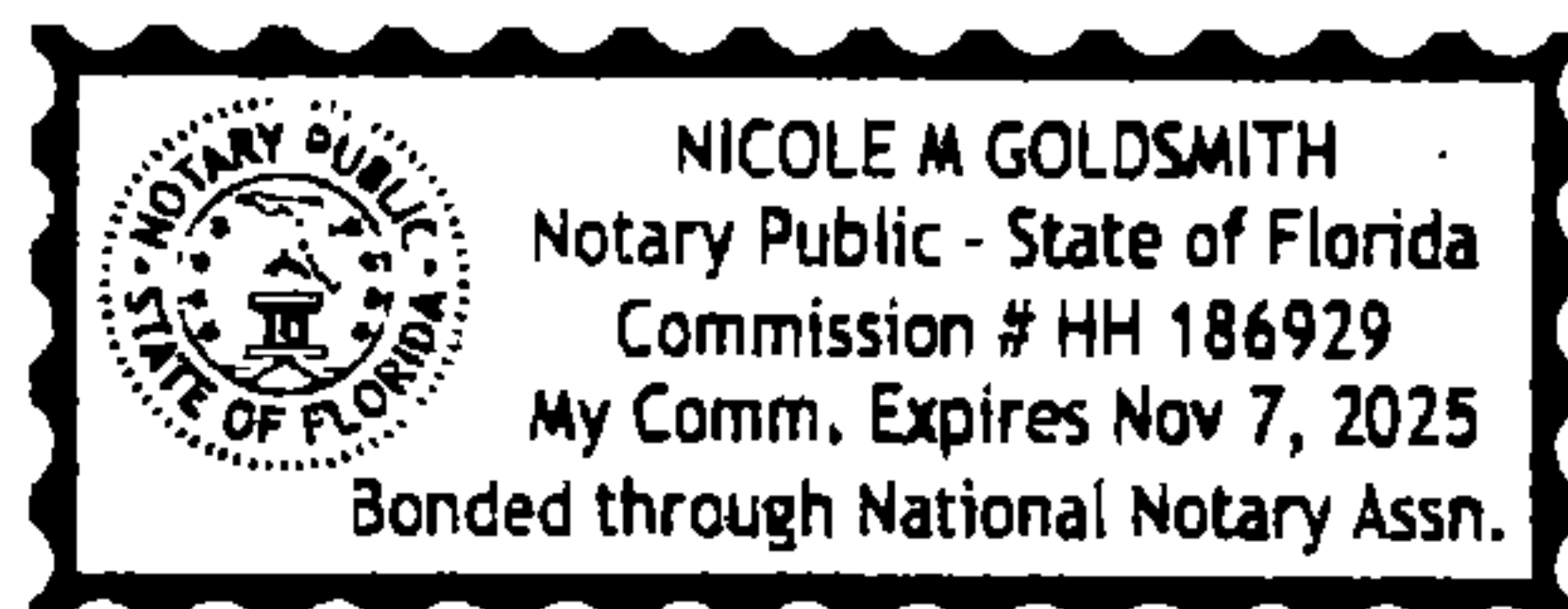
Nancy Nipper

Name of Person Acknowledging


Signature of Notary Public — State of Florida

Nicole M Goldsmith

Name of Notary Typed, Printed or Stamped



Place Notary Seal Stamp Above

☐ Personally known

☒ Produced Identification

Type of Identification Produced: ALDL

OPTIONAL

Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

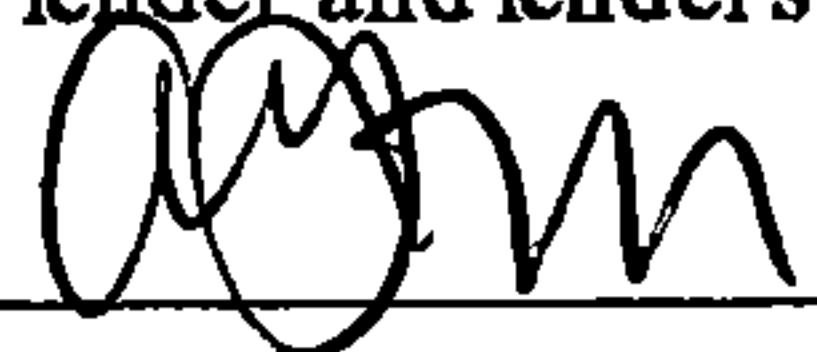
Description of Attached Document

Title or Type of Document: Loan Modification Agreement

Document Date: 07/23/2025 Number of Pages: 7

Signer(s) Other Than Named Above: No Other Signers

Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns

By 

Abigail Gall-McCully
Vice President

JUL 25 2025
Date


_____[Space Below This Line for Acknowledgments]_____

State of TEXAS

County of DALLAS

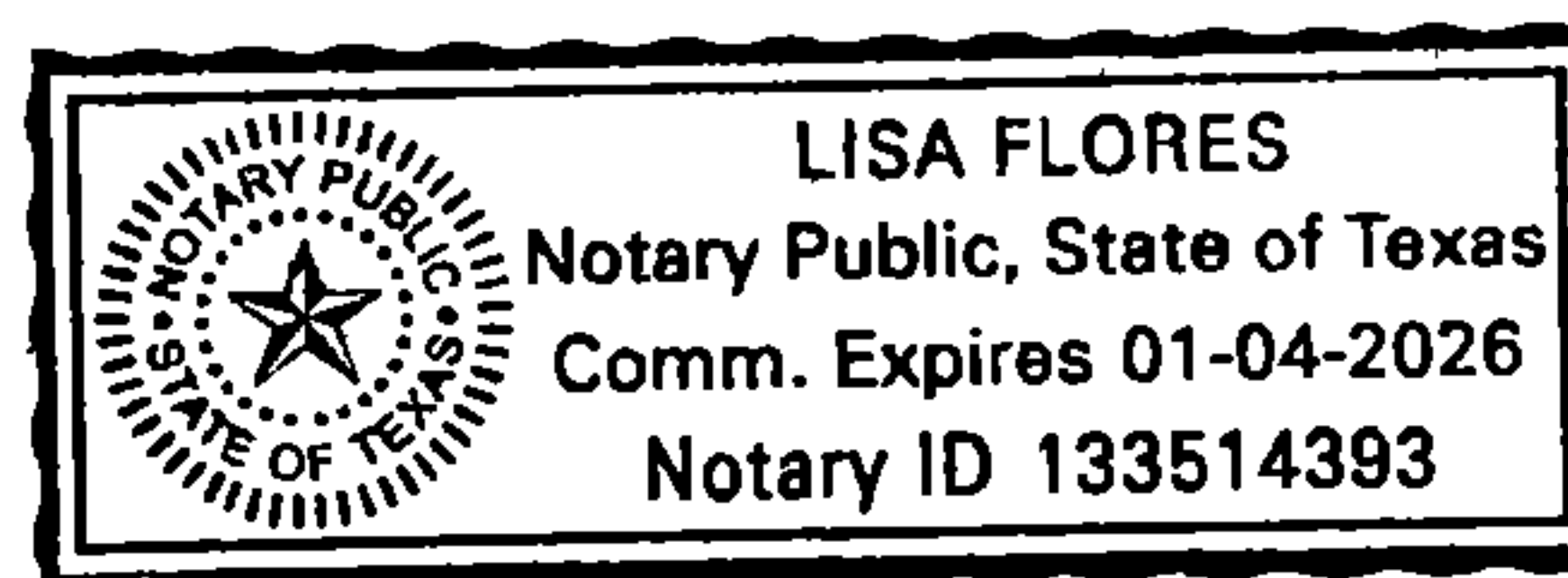
This instrument was acknowledged before me on JUL 25 2025 by
Abigail Gall-McCully, the _____ of Mortgage Electronic Registration Systems, Inc., a
Delaware corporation, on behalf of the corporation.

_____ This notarial act was an online notarization using communication technology


Notary Public

Printed Name: Lisa Flores

My commission expires: 1/04/2026



In Witness Whereof, the Lender has executed this Agreement.

ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC BY FIRST AMERICAN TITLE
INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT

By Lytic Bynaum (print name) Lytic Bynaum JUL 25 2025 Date
(title) Vice President

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

State of TEXAS

County of DALLAS

This instrument was acknowledged before me on JUL 25 2025 by
Lytic Bynaum, the Vice President of **ROCKET**
MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC BY FIRST AMERICAN TITLE INSURANCE
COMPANY, AS ITS ATTORNEY-IN-FACT, a company, on behalf of the company.

_____This notarial act was an online notarization using communication technology.

[Signature]
Notary Public

Printed Name: Lisa Flores
My commission expires: 11/01/2026

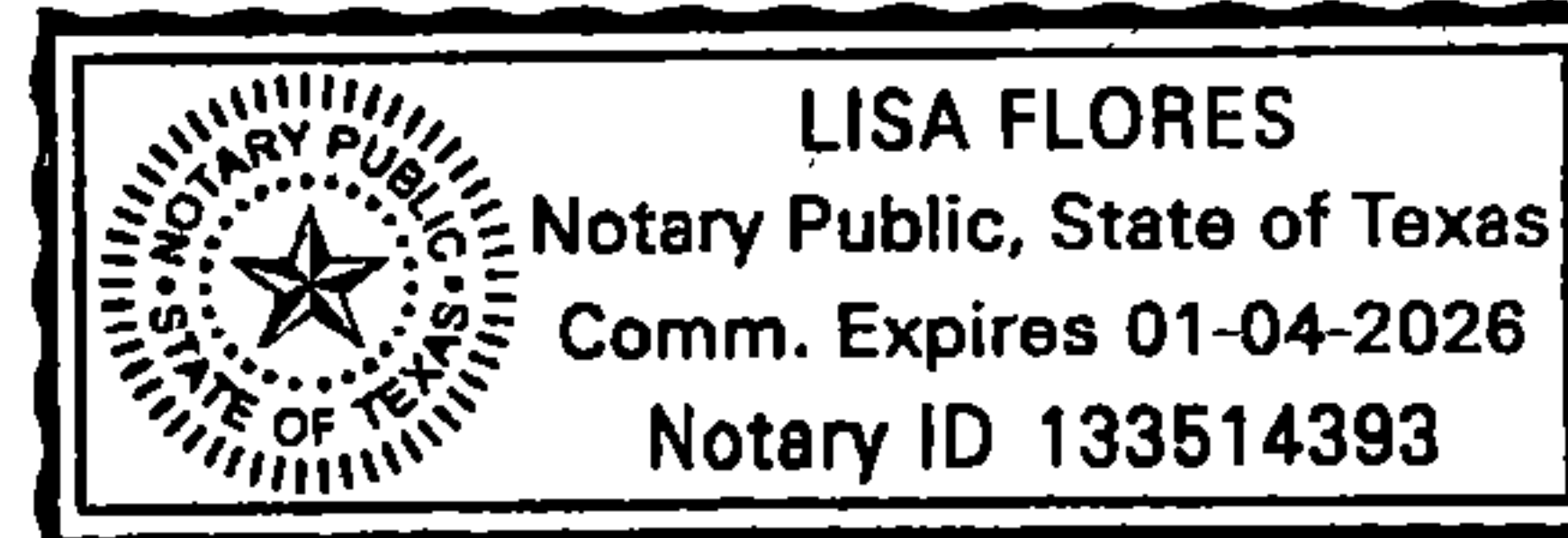


EXHIBIT A

BORROWER(S): NANCY NIPPER, AN UNMARRIED WOMAN

LOAN NUMBER: 3549606255

LEGAL DESCRIPTION:

**The land referred to in this document is situated in the CITY OF ALABASTER
COUNTY OF SHELBY, STATE OF ALABAMA, and described as follows:**

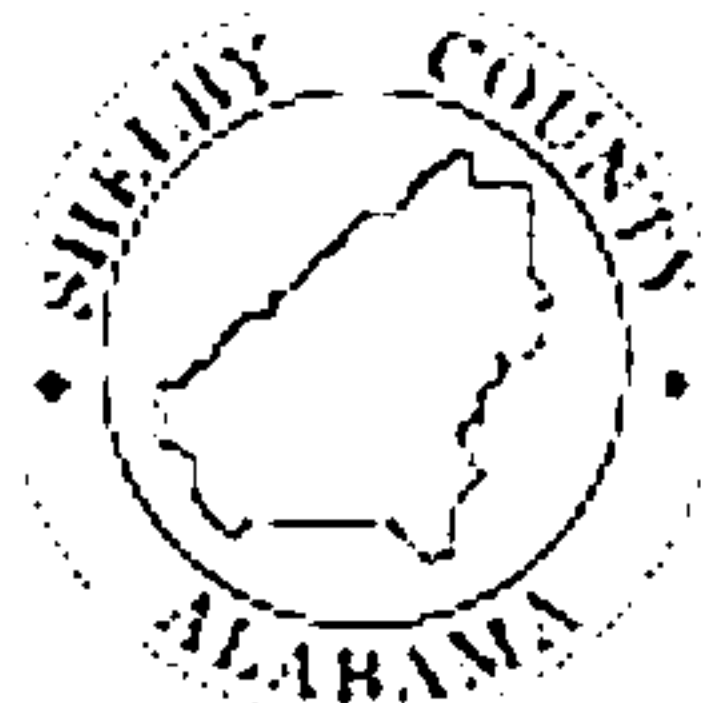
**LOT 30, ACCORDING TO THE SURVEY OF MONTE TIERRA, FIRST ADDITION,
AS RECORDED IN MAP BOOK 6, PAGE 93, IN THE PROBATE OFFICE OF
SHELBY COUNTY, ALABAMA.**

ALSO KNOWN AS: 30 EDDINGS LN, ALABASTER, ALABAMA 35007

HUD Modification Agreement 09232024_45

19 ||| 3549606255

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Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
07/28/2025 08:22:11 AM
\$432.70 JOANN
20250728000227390

Allie S. Bayl