

23704aAfter recording please return to:
ServiceLink
Attn: Loan Modification Solutions
320 Commerce, Suite 100
Irvine, CA 92602

This instrument was prepared by:
M&T Bank
Desiree Schroeder
475 Crosspoint Pkwy
Getzville, NY 14068

Source of Title: INSTRUMENT NUMBER 20190618000216490

_____[Space Above This Line For Recording Data]_____
Original Principal Amount \$104,700.00 Investor Loan No: 0224097791
Unpaid Principal Amount \$95,926.65 Loan No: 0107237091
New Principal Amount \$97,725.09

250377033-MT

FHA Case #: 000119096140703

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 11th day of July, 2025, between JONATHAN COFER, UNMARRIED MAN ("Borrower"), whose address is 2036 10TH AVE, CALERA, AL 35040, and LAKEVIEW LOAN SERVICING, LLC BY ITS ATTORNEY-IN-FACT M&T BANK ("Lender"), whose address is 4425 PONCE DE LEON BLVD, CORAL GABLES, FL 33146, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated June 14, 2019, in the amount of \$104,700.00 and recorded on June 18, 2019 in Book, Volume, or Liber No. _____, at Page _____ (or as Instrument No. 20190618000216500), of the Official (Name of Records) Records of SHELBY, ALABAMA (County and State, or other jurisdiction) 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
2036 10TH AVE, CALERA, AL 35040
(Property Address)



the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

SEE SAME NAME ADDENDUM

PIN #: 28-4-20-1-001-016.001

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. **\$97,725.09**, 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 **7.250%**, from **July 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. **\$625.12**, beginning on the **1st** day of **August, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **7.250%** will remain in effect until principal and interest are paid in full. If on **July 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. 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 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 ☐.



* 0 1 0 7 2 3 7 0 9 1 *


Borrower JONATHAN COFER

Date: 7/16/25

ACKNOWLEDGMENT

State of Alabama

§
§
§

County of Shelby

I Kayla Rogers hereby certify that **JONATHAN COFER** 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 16 day of July, A. D. 2025.



Signature of Officer

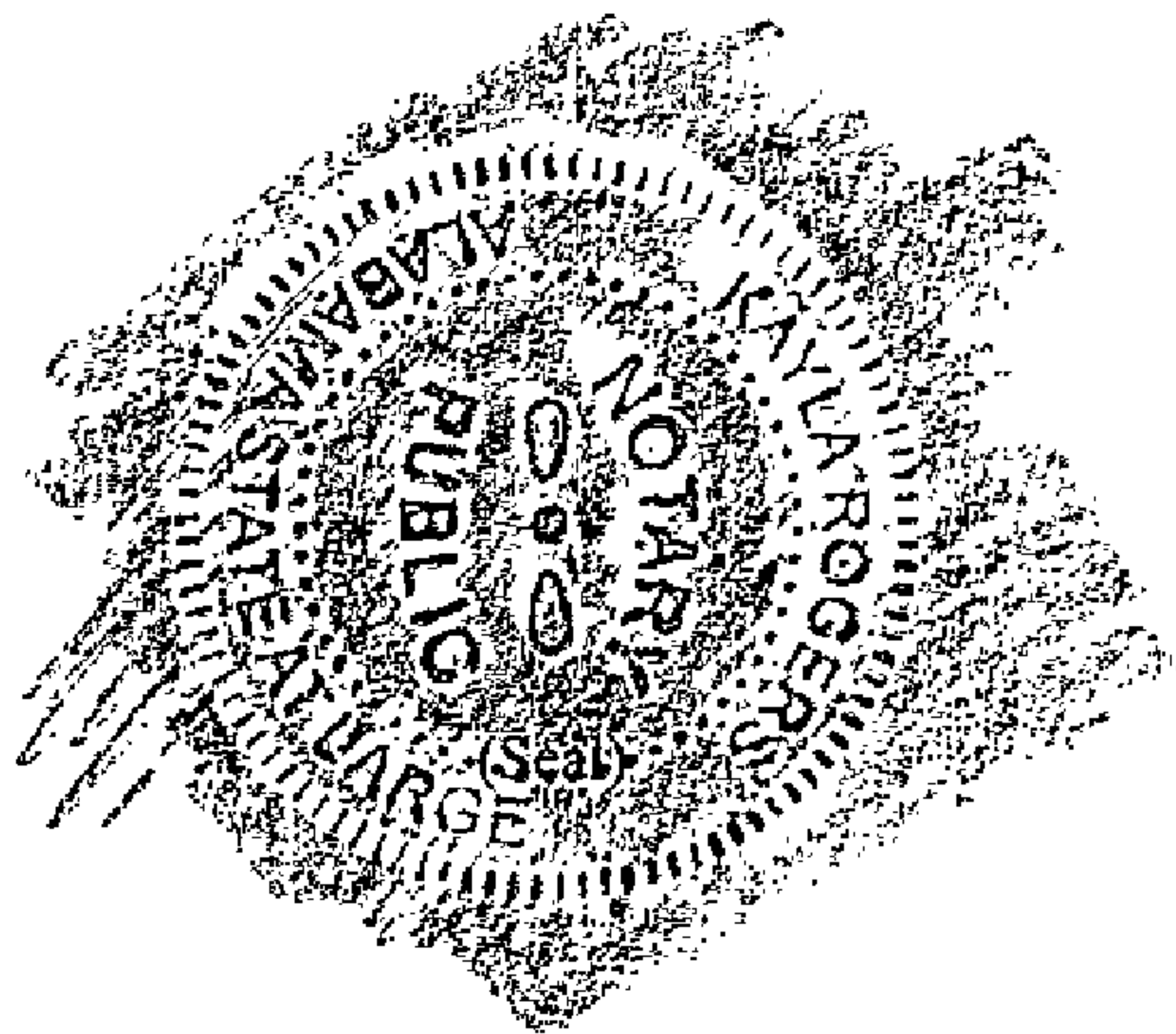
Kayla Rogers

Printed Name

Notary

Title of Officer

My Commission Expires: **MY COMMISSION EXPIRES:**
FEBRUARY 5, 2028



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
LAKEVIEW LOAN SERVICING, LLC BY ITS ATTORNEY-IN-FACT M&T BANK

By: Melissa Wasielewski 7/22/2025
-Lender Date of Lender's Signature

Melissa Wasielewski

Assistant Vice President

ACKNOWLEDGMENT

State of new ync §

County of gme §

On this 22 day of July in the year 2025, before me, the undersigned, a Notary Public in and for said State, personally appeared Melissa Wasielewski Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the individual(s) whose name is(are) subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity(ies) and that by his/her signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Getzville
(insert the city or other political subdivision)

in new ync, gme county
(and insert the State and County or other place the acknowledgment was taken)

[Signature]
Signature of Individual Taking Acknowledgment

JENNIFER MEIGS
Printed Name

JENNIFER MEIGS
NOTARY PUBLIC, STATE OF NEW YORK
NIAGARA COUNTY
LIC. #01ME6419160
COMM. EXP. 06/28/2029

(Seal)

Office of Individual Taking Acknowledgment

My Commission Expires: _____



EXHIBIT A

BORROWER(S): JONATHAN COFER, UNMARRIED MAN

LOAN NUMBER: 0107237091

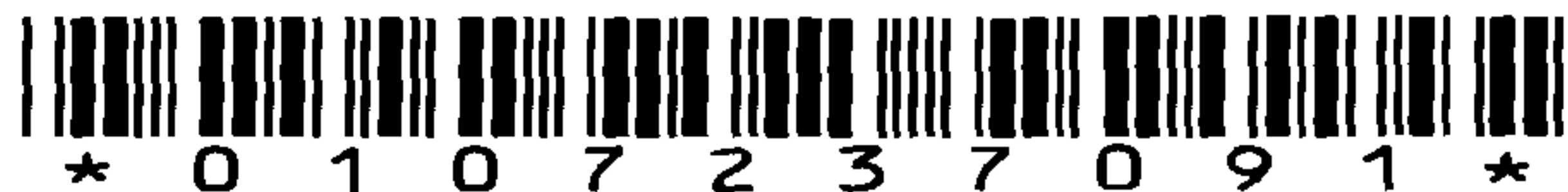
LEGAL DESCRIPTION:

STATE OF ALABAMA, COUNTY OF SHELBY, AND DESCRIBED AS FOLLOWS:

LOT 1, ACCORDING TO THE SURVEY OF MERIWEATHER, SECTOR 1, AS RECORDED IN MAP BOOK 24, PAGE 46, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

PIN #: 28-4-20-1-001-016.001

ALSO KNOWN AS: 2036 10TH AVE, CALERA, AL 35040



Loan No.: 0107237091

SAME NAME ADDENDUM

THIS ADDENDUM is made this **11th** day of **July, 2025**, and is incorporated into and shall be deemed to amend and supplement the instrument of the same date, given by **JONATHAN COFER** (the "Borrower") which modifies the Borrower's Note and Security Instrument to **LAKEVIEW LOAN SERVICING, LLC BY ITS ATTORNEY-IN-FACT M&T BANK** and covers the property located at:

2036 10TH AVE, CALERA, AL 35040
[Property Address]

In addition to the agreements made in the instrument, Borrower and Lender further agree as follows:

1. Borrower is the same person named in the Note and the Security Instrument.
2. Borrower is one and the same person as: **JONATHAN A. COFER**
3. The signature below is Borrower's true and exact signature for execution of the instrument.
4. Borrower understand that this statement is given as a material inducement to cause Lender to make the Agreement to Borrower that any false statement, misrepresentations or materials omissions may result in civil and criminal penalties.

By signing below, Borrower accepts and agrees to the terms and covenants contained herein.

LAKEVIEW LOAN SERVICING, LLC BY ITS
ATTORNEY-IN-FACT M&T BANK

(Seal)

Lender


JONATHAN COFER

(Seal)

-Borrower

By: 

Printed Name: **Melissa Wasielewski**

Its: **Assistant Vice President**



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
07/29/2025 09:24:18 AM
\$186.70 JOANN
20250729000229190

