

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. **\$184,032.82**, 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. **\$20,599.65**.
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 **7.2500%**, from **AUGUST 1, 2025**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$ 1,177.21**, 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 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 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.



In Witness Whereof, I have executed this Agreement.

Borrower: TARRIAN RIDGLEY

8/1/2025
Date

Borrower: MAURICE REED *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

8/1/2025
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of ALABAMA)
Shelby County)

I, a Notary Public, hereby certify that **TARRIAN RIDGLEY; MAURICE REED** 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.

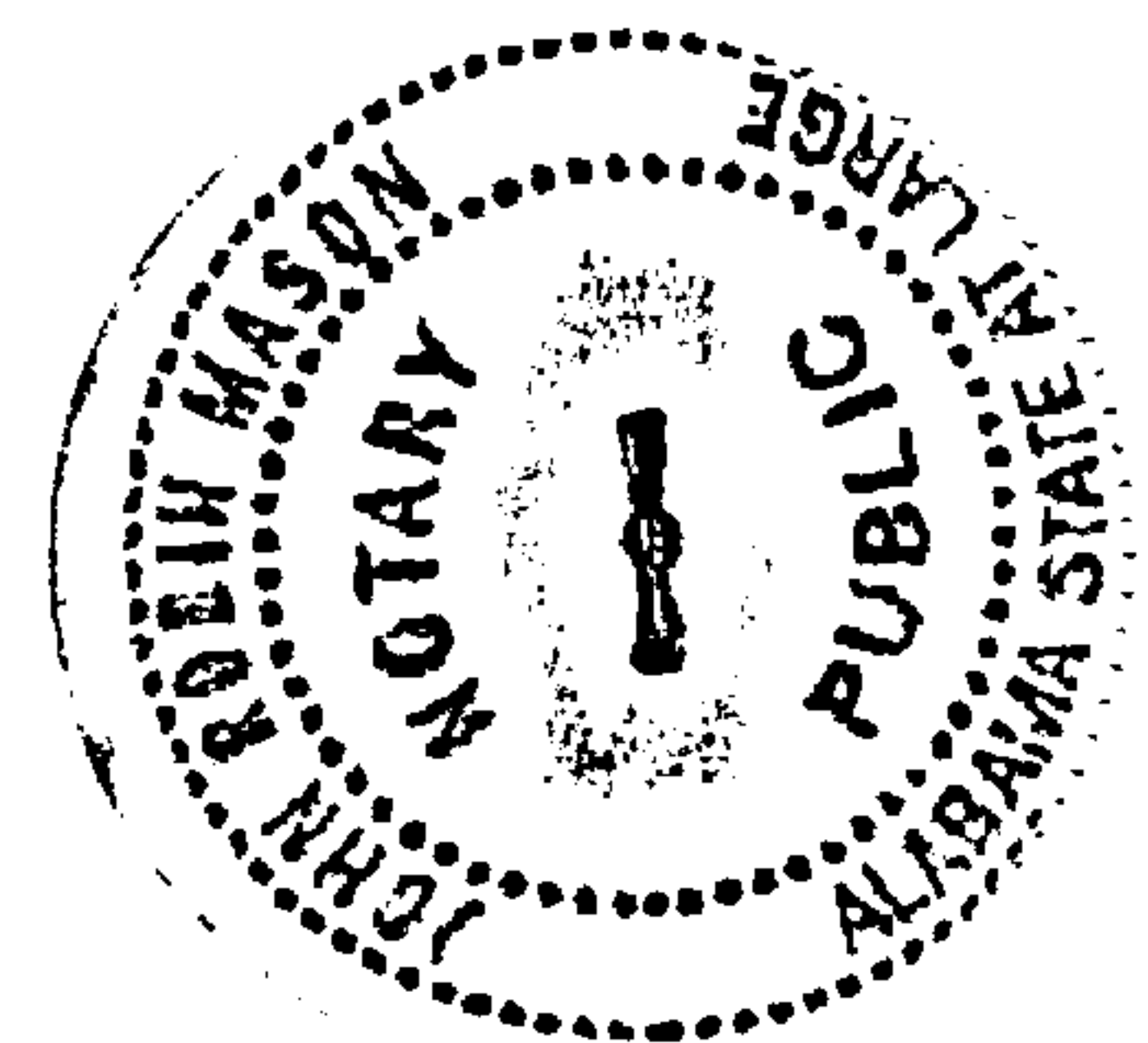
Given under my hand this 1st day of AUGUST, 2025.

This notarial act involved the use of communication technology.

John Robinson
Notary Public (signature)

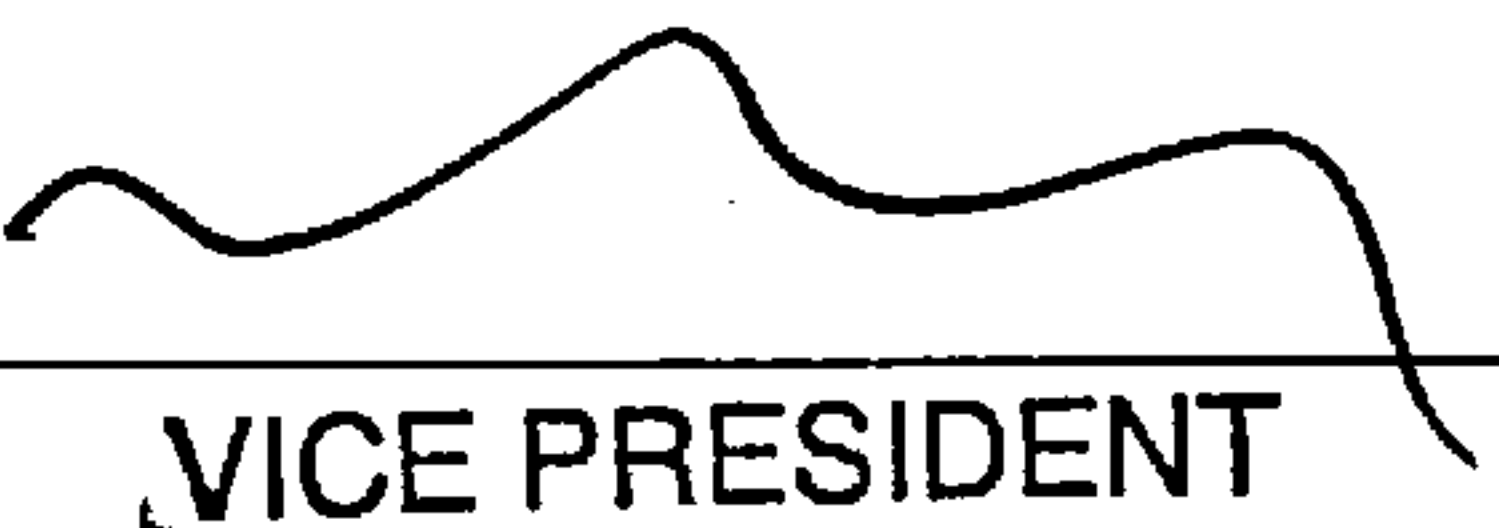
Notary Printed Name John Robinson

My commission expires: My Commission Expires
June 1, 2029



In Witness Whereof, the Lender has executed this Agreement.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION


By  **Melissa Buck** AUG 07 2025
 VICE PRESIDENT (print name) Date
 (title)

_____[Space Below This Line for Acknowledgments]_____

STATE OF Oklahoma
 COUNTY OF Oklahoma

The instrument was acknowledged before me on AUG 07 2025 (date) by
Melissa Buck, as VICE PRESIDENT, of **MIDFIRST BANK, A
 FEDERALLY CHARTERED SAVINGS ASSOCIATION.**

 This notarial act was an online notarial act.


 Notary Public



Printed Name: Sofia Reeves

My commission expires: APR 04 2029

**THIS DOCUMENT WAS PREPARED BY:
 LENA FARROW
 MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
 501 N.W. GRAND BLVD
 OKLAHOMA CITY, OK 73118**



EXHIBIT A

BORROWER(S): TARRIAN RIDGLEY AND, MAURICE REED MARRIED TO EACH OTHER

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

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

LOT 10B, ACCORDING TO THE SURVEY OF FINAL PLAT OF THE RESIDENTIAL SUBDIVISION INVERNESS COVE PHASE 2- RESURVEY NUMBER 1, AS RECORDED IN MAP BOOK 36, PAGE 110 A AND B IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

ALSO KNOWN AS: 1048 INVERNESS COVE WAY, HOOVER, ALABAMA 35242



**Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
08/13/2025 01:41:36 PM
\$313.15 JOANN
20250813000247900**

Allie S. Boyd

