

This Document Prepared By:

JASON SHANE

SERVICEMAC

9726 OLD BAILES RD, UNIT 200

FORT MILL, SC 29707

866-978-2622

NMLS# 135776

When Recorded Mail To:

FIRST AMERICAN TITLE

DTO REC., MAIL CODE: 4002

4795 REGENT BLVD

IRVING, TX 75063

Source of Title: INSTRUMENT NO. 20231222000368160

Tax/Parcel #: 28 4 17 4 008 060.000

_____[Space Above This Line for Recording Data]_____

Original Principal Amount: \$283,421.00

FHA\VA Case No.:013-0319889-703

Unpaid Principal Amount: \$278,454.14

MERS Min: 100778800071394739

New Principal Amount: \$241,755.27

MERS Phone #: (888) 679-6377

New Money (Cap): \$9,384.38

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **29TH** day of **JULY, 2025**, between **KEANGELA THOMAS, UNMARRIED PERSON** ("Borrower"), whose address is **152 COLEMAN WAY, CALERA, AL 35040** and **AMERIHOMES MORTGAGE COMPANY, LLC** ("Lender"), whose address is **1 BAXTER WAY 3RD FLOOR, WESTLAKE VILLAGE, CA 91362**, and Mortgage Electronic Registration Systems, Inc. ("MERS") ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **DECEMBER 22, 2023** and recorded on **DECEMBER 22, 2023** in **INSTRUMENT NO. 20231222000368170**, 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

152 COLEMAN WAY, CALERA, ALABAMA 35040

(Property Address)

the real property described being set forth as follows:

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

HUD-HAMP 09232024_356



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. **\$241,755.27**, 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. **\$9,384.38**.
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 **6.8750%**, from **AUGUST 1, 2025**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$ 1,588.16**, 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, 2055** (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.
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.

Keangela Thomas
Borrower: **KEANGELA THOMAS**

8/6/25
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of **ALABAMA**)
Shelby County)

I, a Notary Public, hereby certify that **KEANGELA THOMAS, AN UNMARRIED PERSON** 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.

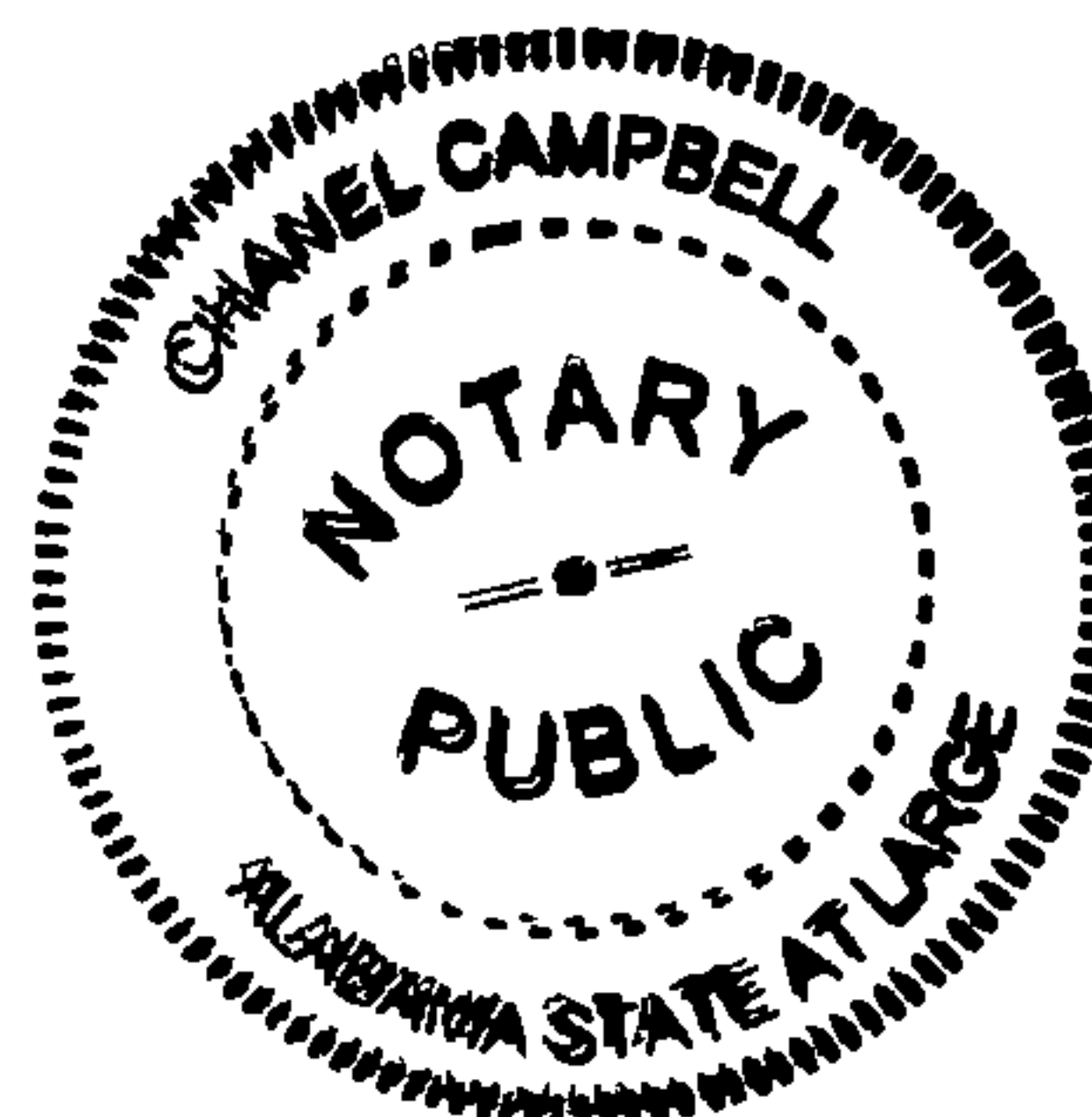
Given under my hand this 5 day of August, 20 25.

This notarial act involved the use of communication technology.


[Signature]
Notary Public (signature)

Notary Printed Name Chanel Campbell

My commission expires: 3-31-29



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

SEP 04 2025

Date


[Space Below This Line for Acknowledgments]

State of TEXAS

County of DALLAS

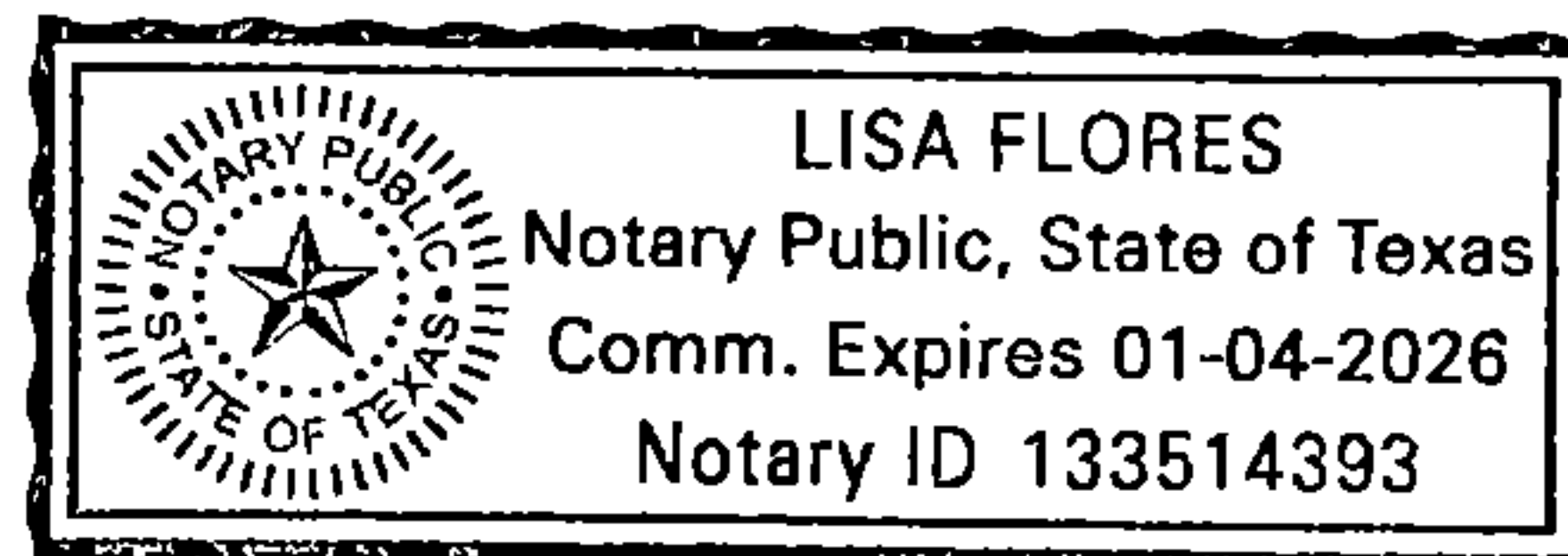
This instrument was acknowledged before me on SEP 04 2025 by Abigail Gall-McCully, the Vice President of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation.

 This notarial act was an online notarization using communication technology


Notary Public

Printed Name: Lisa Flores

My commission expires: 11/04/2026



In Witness Whereof, the Lender has executed this Agreement.

AMERIHOM E MORTGAGE COMPANY, LLC, BY SERVICEMAC, LLC ITS APPOINTED ATTORNEY IN FACT

Lyric Bynaum
By Lyric Bynaum (print name)
Vice President (title)

SEP 04 2025
Date

_____[Space Below This Line for Acknowledgments]_____

State of TEXAS
County of DALLAS

This instrument was acknowledged before me on SEP 04 2025 by
Lyric Bynaum, the Vice President of **AMERIHOM E**
MORTGAGE COMPANY, LLC, BY SERVICEMAC, LLC ITS APPOINTED 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: 11/04/2026

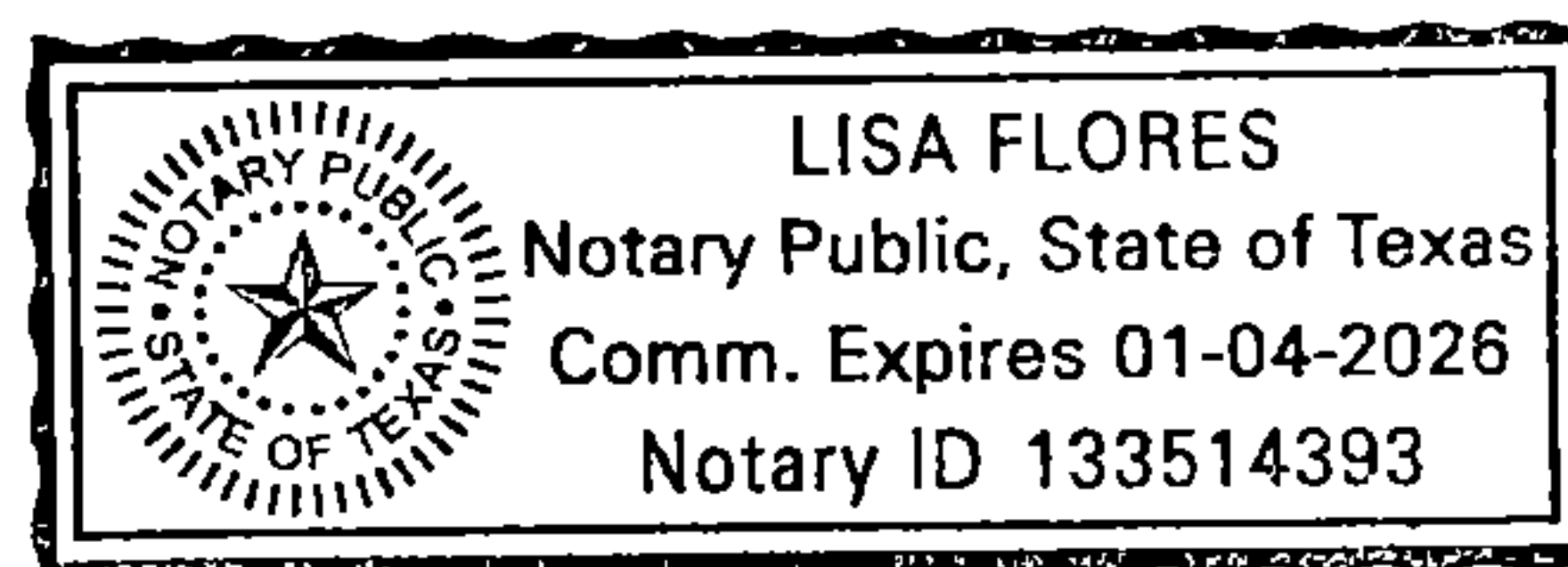


EXHIBIT A

BORROWER(S): KEANGELA THOMAS, UNMARRIED PERSON

LOAN NUMBER: 8114064344

LEGAL DESCRIPTION:

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

LOT 113, ACCORDING TO THE FINAL PLAT OF CAMDEN PARK, PHASE 3, SECTOR ONE, AS RECORDED IN MAP BOOK 58, PAGES 32 A AND B, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

ALSO KNOWN AS: 152 COLEMAN WAY, CALERA, ALABAMA 35040



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
09/16/2025 08:34:40 AM
\$402.70 PAYGE
20250916000278710

Allen S. Bayl