

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

This instrument was prepared by:
Selene Finance LP
Ian St John
3501 Olympus Blvd, Suite 500
Dallas, TX 75019

Source of Title: INSTRUMENT NUMBER 20220718000282280

_____[Space Above This Line For Recording Data]_____
Original Principal Amount \$205,000.00 Investor Loan No: 4530776
Unpaid Principal Amount \$198,566.37 Loan No: 2005074056
New Principal Amount \$210,941.41
19353471

250371662-Sc1

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 22nd day of July, 2025, between ALEXIS DAMARA CALDWELL AN UNMARRIED WOMAN ("Borrower"), whose address is 155 13TH ST SW, ALABASTER, AL 35007-9441, and SELENE FINANCE LP, AS ATTORNEY IN FACT FOR U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCAF Acquisition Trust ("Lender"), whose address is 3501 Olympus Blvd, Suite 500, Dallas, TX 75019, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated July 15, 2022, in the amount of \$205,000.00 and recorded on July 18, 2022 in Book, Volume, or Liber No. _____, at Page _____ (or as Instrument No. 20220718000282290), 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
155 13TH ST SW, ALABASTER, AL 35007
(Property Address)



the real property described being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:
SEE LOAN MODIFICATION AGREEMENT RIDER**

PIN #: 13-8-34-4-002-019.001

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. **\$210,941.41**, 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 **8.000%**, from **August 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,591.09**, 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. The yearly rate of **8.000%** will remain in effect until principal and interest are paid in full. If on **August 1, 2052** (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 ☐.



Alexis Damara Caldwell
Borrower - ALEXIS DAMARA CALDWELL

Date: 08/06/2025

ACKNOWLEDGMENT

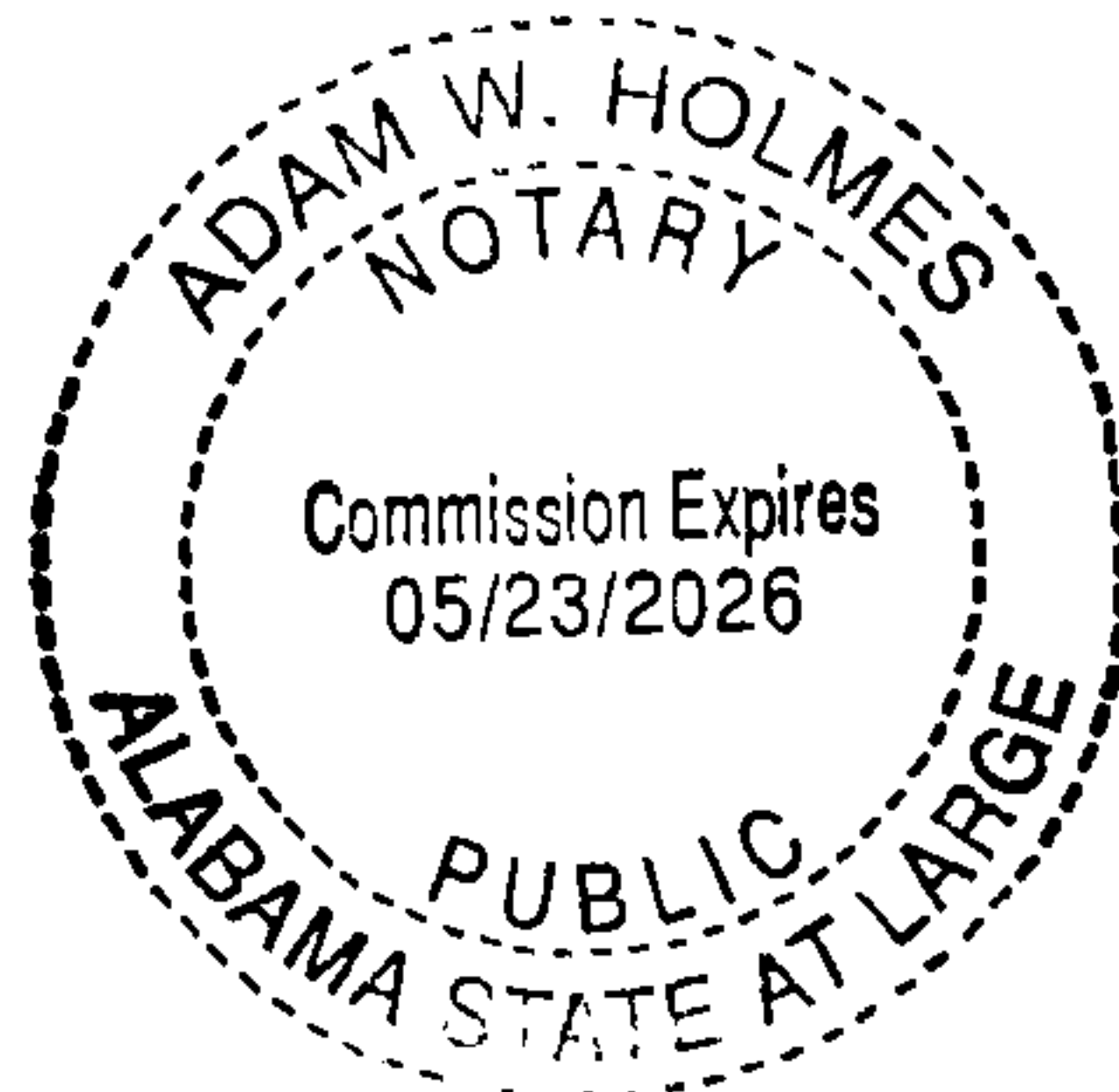
State of Alabama

§
§
§

County of Shelby

I Adam W. Holmes hereby certify that **ALEXIS DAMARA CALDWELL** 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 6 day of Aug., A. D. 2025.



Adam W. Holmes

Signature of Officer

Adam W. Holmes

Printed Name

Notary

Title of Officer

My Commission Expires: 05.23.2026



* 2 0 0 5 0 7 4 0 5 6 *

ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
SELENE FINANCE LP, AS ATTORNEY IN FACT FOR U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCAF Acquisition Trust

By: Tonya Higginbotham 09/09/2025
Assistant Vice President -Lender Date of Lender's Signature

ACKNOWLEDGMENT

State of Florida
County of Duval

The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, this 09/09/2025 by Tonya Higginbotham, Assistant Vice President of SELENE FINANCE LP, AS ATTORNEY IN FACT FOR U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCAF Acquisition Trust, a Delaware Corporation, on behalf of the Corporation. He/she is personally known to me or who has produced N/A as identification.

Margo A Wise
Signature of Person Taking Acknowledgment
Margo A Wise

Name Typed, Printed or Stamped

Notary
Title or Rank

Serial Number, if any: _____

My Commission Expires: 08/08/2027



MARGO A. WISE
Notary Public
State of Florida
Comm# HH419863
Expires 8/8/2027

(Seal)



EXHIBIT A

BORROWER(S): ALEXIS DAMARA CALDWELL AN UNMARRIED WOMAN

LOAN NUMBER: 2005074056

LEGAL DESCRIPTION:

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

COMMENCE AT THE SE CORNER OF SECTION 34, TOWNSHIP 20S, RANGE 3W; THENCE RUN WEST ALONG THE SOUTH LINE OF SECTION 34 FOR 710.67 FEET; THENCE TURN AN ANGLE TO THE RIGHT OF 89°11'14" AND RUN NORTH FOR 144.97 FEET TO THE POINT OF BEGINNING; FROM THE POINT OF BEGINNING THUS OBTAINED CONTINUE ALONG THE LAST DESCRIBED COURSE FOR 94.08 FEET; THENCE TURN AN ANGLE TO THE RIGHT OF 78°29'38" AND RUN NE ALONG THE SOUTH LINE OF 13TH STREET SW FOR 104.06 FEET TO THE POINT OF COMMENCEMENT OF A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 22°34'43" AND A RADIUS OF 254.56 FEET; THENCE RUN ALONG THE ARC OF SAID CURVE FOR A DISTANCE OF 100.31 FEET; THENCE RUN ALONG THE TANGENT IF EXTENDED TO SAID CURVE ALONG THE SOUTH LINE OF 13TH STREET SW FOR 33.75 FEET TO THE INTERSECTION OF THE WEST LINE OF ALLEN STREET; THENCE TURN AN ANGLE TO THE RIGHT OF 135°38'55" TO THE TANGENT OF A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 14°37'45" AND A RADIUS OF 148.10 FEET; THENCE RUN ALONG THE ARC OF SAID CURVE ALONG THE WEST RIGHT OF WAY OF ALLEN STREET FOR 37.81 FEET; THENCE RUN ALONG THE TANGENT IF EXTENDED TO SAID CURVE IN A SOUTHERLY DIRECTION ALONG THE WEST RIGHT OF WAY FOR 111.54 FEET TO THE POINT OF COMMENCEMENT OF A CURVE TO THE RIGHT HAVING A CENTRAL ANGLE OF 93°51'26" AND A RADIUS OF 25.00 FEET; THENCE RUN ALONG THE ARC OF SAID CURVE ALONG THE WEST AND NORTH RIGHT OF WAY FOR 40.90 FEET; THENCE RUN ALONG THE TANGENT IF EXTENDED TO SAID CURVE ALONG THE NORTH RIGHT OF WAY OF ALLEN STREET FOR 199.69 FEET TO THE POINT OF BEGINNING.

PIN #: 13-8-34-4-002-019.001

ALSO KNOWN AS: 155 13TH ST SW, ALABASTER, AL 35007



Loan No. **2005074056**
Borrowers ("Borrower"): **CASEY M CAMPBELL, A SINGLE WOMAN**

LOAN MODIFICATION AGREEMENT RIDER

THIS LOAN MODIFICATION AGREEMENT RIDER is made this **22nd** day of, **July, 2025**, by and between the undersigned borrower (the "Borrower") and **SELENE FINANCE LP, AS ATTORNEY IN FACT FOR U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCAF Acquisition Trust**, (the "Lender") and is incorporated into and shall be deemed to amend and supplement that certain LOAN MODIFICATION AGREEMENT (the "Agreement") of the same date executed by the Borrower and Lender as of the date above.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Agreement, Borrower and Lender further covenant and agree as follows:

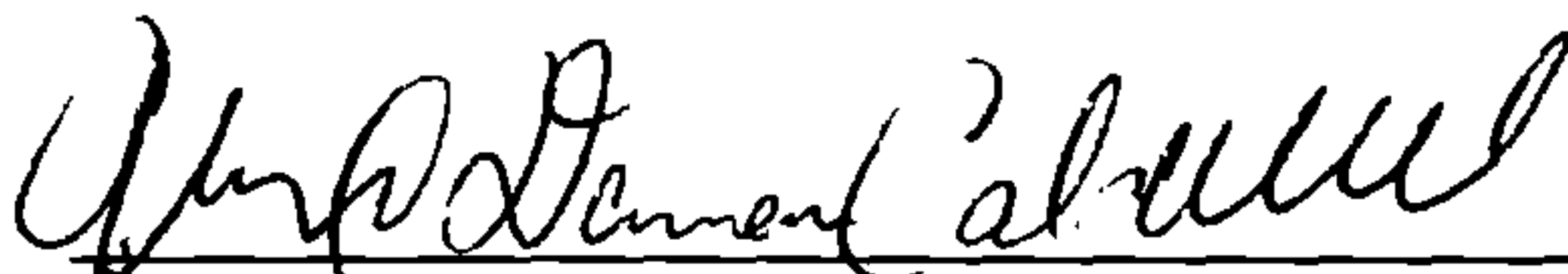
1. Escrow Items

Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked. Borrower is hereby advised that beginning on the monthly payment due date set forth above, the amount of Escrow Items will be included with Borrower's monthly payment of principal and interest.

2. Interest Accrual Change.

Depending on the terms of your original note, interest may have accrued on a daily basis. According to the terms of your loan modification, interest will now accrue on an amortizing basis.

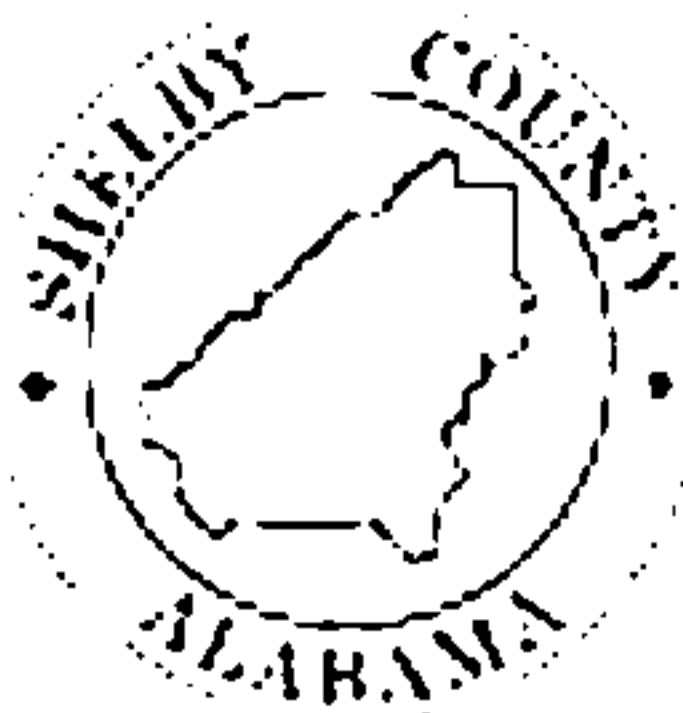
BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this LOAN MODIFICATION AGREEMENT RIDER.

 (Seal)
ALEXIS DAMARA CALDWELL -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
09/29/2025 11:15:31 AM
\$41.00 JOANN
20250929000297000

