

This Document Prepared By:
DEBORAH DAVIS
CITIZENS BANK, N.A.
10561 TELEGRAPH RD
GLEN ALLEN, VA 23059
(877) 745-7364

When Recorded Mail To:
CITIZENS BANK, N.A.
P.O. BOX 42111
PROVIDENCE, RI 02940

Source of Title: **INSTRUMENT NO. 20080714000282750**

Tax/Parcel #: **138273000001111**

_____ [Space Above This Line for Recording Data] _____
Original Principal Amount: \$193,325.00 **FHA/VA/RHS Case No.:013-0051902**
Unpaid Principal Amount: \$163,370.89 **Loan No: 8106858312**
New Principal Amount: \$169,965.30
New Money (Cap): \$6,898.43

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **25TH** day of **SEPTEMBER, 2025**, between **BETH ANN RAY, A SINGLE PERSON** ("Borrower"), whose address is **1194 AMBERLEY WOODS DR , HELENA, AL 35080** and **CITIZENS BANK, N.A., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT**

("Lender"), whose address is **10561 TELEGRAPH RD, GLEN ALLEN, VA 23059**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **JULY 6, 2022** and recorded on **JULY 14, 2022** in **INSTRUMENT NO. 20220714000277660**, 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

1194 AMBERLEY WOODS DR, HELENA, ALABAMA 35080
(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, **NOVEMBER 1, 2025** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$169,965.30**, 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. **\$6,898.43**.
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 **6.7500%**, from **OCTOBER 1, 2025**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,025.50**, beginning on the **1ST** day of **NOVEMBER, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **October 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.

In Witness Whereof, I have executed this Agreement.

Beth Ann Ray
Borrower: BETH ANN RAY

10/6/2025
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of ALABAMA)
Shelby County)

I, a Notary Public, hereby certify that **BETH ANN RAY** 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.

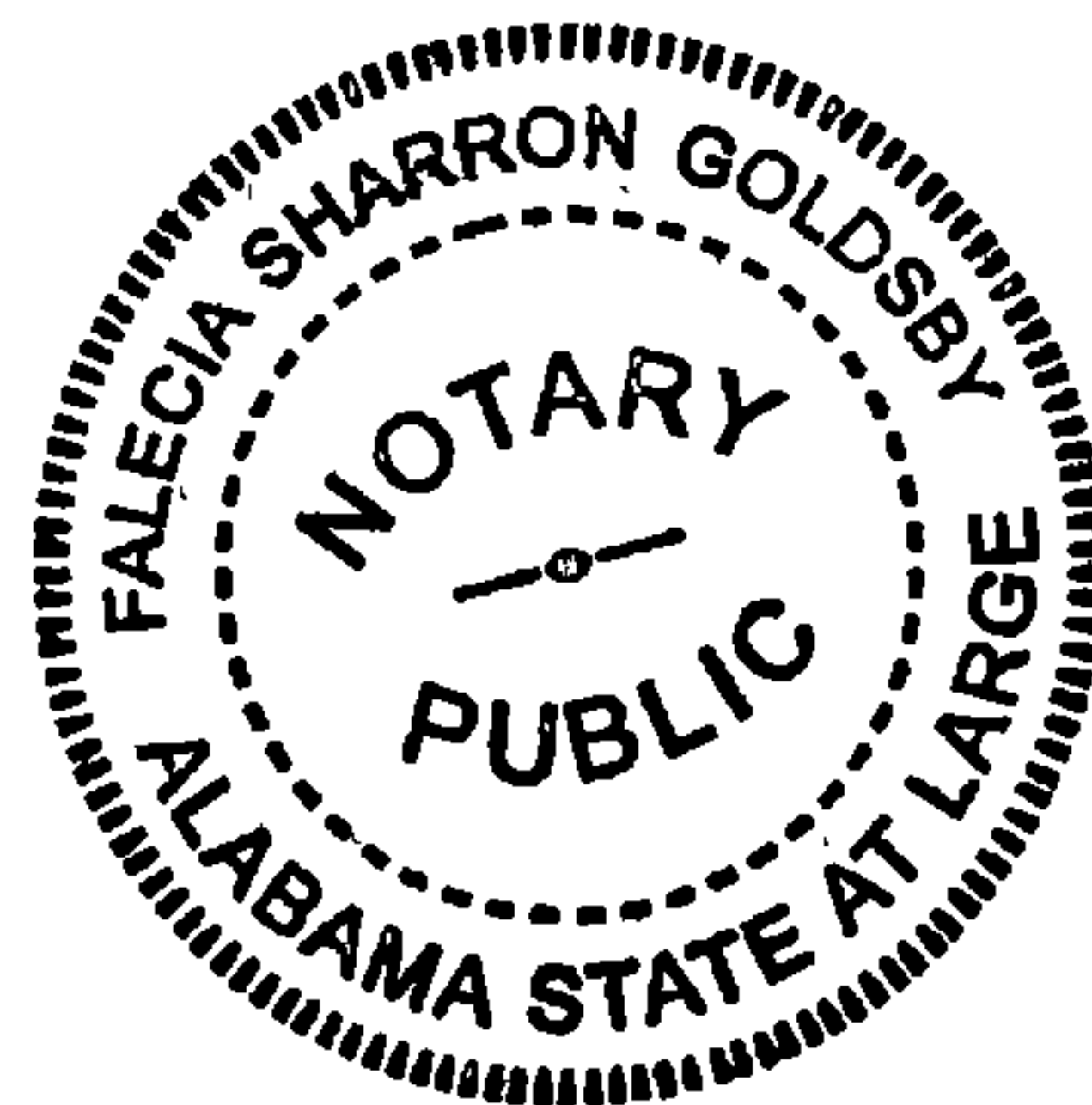
Given under my hand this 6th day of October, 2025.

This notarial act involved the use of communication technology.

[Signature]
Notary Public (signature)


Notary Printed Name Falecia Sharron Goldsby

My commission expires: 11-5-26



In Witness Whereof, the Lender has executed this Agreement.

CITIZENS BANK, N.A., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT

By  Abigail Gall-McCully (print name) Vice President (title) OCT 08 2025 Date

_____ [Space Below This Line for Acknowledgments] _____

LENDER ACKNOWLEDGMENT

State of Texas
County of Dallas

This foregoing instrument was acknowledged before me on OCT 08 2025 by Abigail Gall-McCully, the Vice President of **CITIZENS BANK, N.A., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT**

, a company, on behalf of the company.

_____ This notarial act was a remote online notarization.


Notary Public

Printed Name: Lisa Flores
My commission expires: 11/04/2026

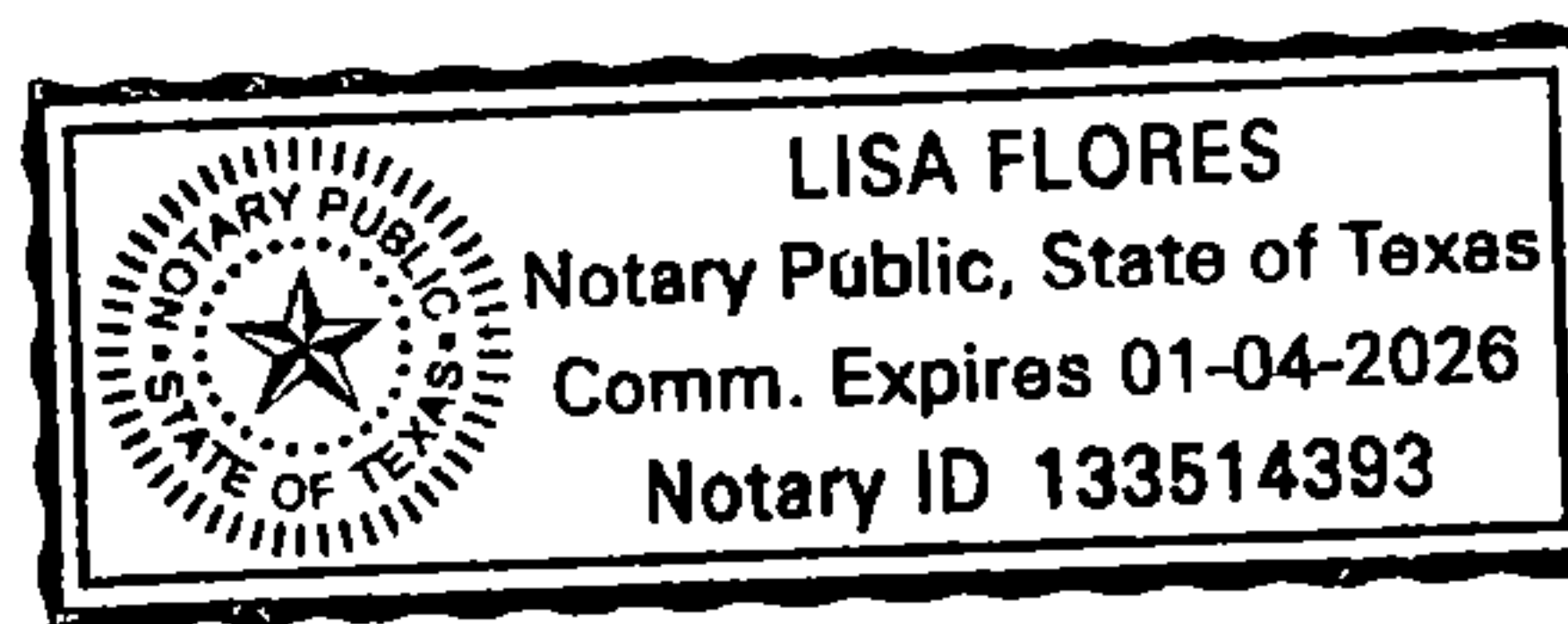


EXHIBIT A

BORROWER(S): BETH ANN RAY, A SINGLE PERSON

LOAN NUMBER: 8106858312

LEGAL DESCRIPTION:

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

LOT 73, ACCORDING TO THE AMENDED MAP OF AMBERLEY WOODS, 5TH SECTOR, AS RECORDED IN MAP BOOK 21, PAGE 102, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA

ALSO KNOWN AS: 1194 AMBERLEY WOODS DR, HELENA, ALABAMA 35080



**Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
10/10/2025 08:11:08 AM
\$292.00 JOANN
20251010000312590**

Allie S. Boyd