After Recording Return To:
Outamation, Inc.
1371 SAWGRASS CORPORATE PARKWAY
SUNRISE, FL 33323

This Document Prepared By:
Antonia Coats
Outamation, Inc.
1371 SAWGRASS CORPORATE PARKWAY
SUNRISE, FL 33323

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Original Recording Date: **July 01, 2022**
Original Loan Amount: **$268,620.00**
New Money: **$8,154.14**

Loan No: **0064305998**
Investor Loan No: **0235265420**
MIN Number: **100499980018232313**
FHA Case No.: **203703013-0041009**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 20th day of August, 2025, between **TEKESHIA CHAVA WHITT, UNMARRIED WOMAN** whose address is **341 SHELBY FARMS LN, ALABASTER, AL 35007** ("Borrower") and **LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC** which is organized and existing under the laws of **The United States of America**, and whose address is **3637 Sentara Way, Virginia Beach, VA 23453** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **June 25, 2022** and recorded in **Instrument No: 20220701000261600** and recorded on **July 01, 2022**, of the Official Records of **SHELBY County, AL** 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

341 SHELBY FARMS LN, ALABASTER, AL 35007,
(Property Address)

the real property described being set forth as follows:
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):

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1. As of **September 1, 2025**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **$213,292.63**, 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 **7.125%**, from **September 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. $**1,344.88**, beginning on the **1st** day of **October, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **September 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. 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.

9. This Agreement modifies an obligation secured by an existing security instrument recorded in SHELBY County, AL, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is $205,138.49. The principal balance secured by the existing security instrument as a result of this Agreement is $213,292.63, which amount represents the excess of the unpaid principal balance of this original obligation.

Date: 9/22/25

TEKESHIA CHAVA WHITT -Borrower

[Space Below This Line For Acknowledgments]

State of Alabama

County of Shelby

I, Grace Gathings Notary Public, hereby certify that
(please print name)

TEKESHIA CHAVA WHITT, 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 22 day of September, A. D. 2025.

(signature of officer)

My commission expires: 04/21/29

GRACE GATHINGS
MY COMMISSION EXPIRES
NOTARY
PUBLIC
APRIL 21, 2029
ALABAMA STATE AT LARGE

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LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By: M.P.Valli (Seal) - Lender

Name: Padmavalli Malakapalli

Title: **Assistant Secretary**

10/9/25
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

State of Florida

County of Broward

The foregoing instrument was acknowledged before me by means of [✓] physical presence or [ ] online notarization,

this 9 day of OCT., 2025, by Padmavalli Malakapalli, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

S. Antoniades
(Signature of Notary Public - State of Florida)

Samantha Antoniades
(Print, Type or Stamp Commissioned Name of Notary Public)

SAMANTHA ANTONIADES
Notary Public
State of Florida
Comm# HH593872
Expires 9/16/2028

Personally Known ✓ OR Produced Identification

Type of Identification Produced

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Nicole P Manning 10-09-2025
Mortgage Electronic Registration Systems, Inc., as Nominee for Lender, its successors and assigns

Name: Nicole P Manning

Title: **Assistant Secretary**

[Space Below This Line For Acknowledgments]

State of FLORIDA
County of BROWARD

The foregoing instrument was acknowledged before me by means of [✓] physical presence or [ ] online notarization,

this 9 day of Oct, 2025, by Nicole P Manning, Assistant Secretary of Mortgage Electronic Registration Systems, Inc.

S. Antoniades
(Signature of Notary Public - State of Florida)

Samantha Antoniades
(Print, Type or Stamp Commissioned Name of Notary Public)

SAMANTHA ANTONIADES
Notary Public
State of Florida
Comm# HH593872
Expires 9/16/2028

FLORIDA NOTARY ASSOCIATION SINCE 1978

Personally Known ✓ OR Produced Identification __________

Type of Identification Produced __________

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EXHIBIT "A"

The land referred to herein below is situated in the County of Shelby, State of AL, and is described as follows:

Lot 70, according to the amended plat Shelby Farms Subdivision, as recorded in Map Book 46, Page 5, in the Probate Office of Shelby County, Alabama.

Commonly known as 341 Shelby Farms Lane, Alabaster, AL 35007. However, the company does not insure the accuracy of this statement.

Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County Clerk
Shelby County, AL
10/10/2025 08:19:05 AM
$359.95 JOANN
20251010000312640

Allen S. Boyd