This Document Prepared By:
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717 N. Harwood, Suite 1600
Dallas, TX 75201

Recording Requested By and Return To:
ServiSolutions Attn: Loss Mitigation
7460 Halcyon Pt Dr Ste 200
MONTGOMERY, AL 36117

______________________ **[Space Above This Line For Recording Data]** ______________________

Original Recorded Date: **January 23, 2015** | Modified Principal Amount: **$109,441.74**
Original Principal Amount: **$140,650.00** | Modified Interest Bearing Amount: **$111,547.68**

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

Loan No: 0050987582

This Loan Modification Agreement ("Agreement"), made this **25th day of September, 2025**, between **AMANDA PAIGE BURTON AND THADDEUS J BURTON, WIFE AND HUSBAND**, whose address is **1409 TIMBER CIR, HELENA, AL 35080** ("Borrower") and **ServiSolutions A Division of Alabama Housing Finance Authority**, whose address is **7460 Halcyon Pt Dr, MONTGOMERY, AL 36117** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **January 16, 2015** and recorded in **INST#: 20150123000025230**, of the Official Records of the County Recorder's or Clerk's Office of the **County of SHELBY**, **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

1409 TIMBER CIR, HELENA, AL 35080
(Property Address)

the real property described being set forth as follows:

SEE ATTACHED EXHIBIT "A"

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 **September 1, 2025**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **$111,547.68**, 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. Beginning **September 1, 2025** interest will be charged on the Unpaid Principal Balance at the rates shown below for the respective time periods specified. Borrower promises to make monthly payments beginning on the **1st day of October, 2025** and continuing as shown below beginning on each payment due date as indicated.

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Payment Begins On	Number of Monthly Payments
30	3.750%	09/01/2025	$520.54	10/01/2025	355

If on **April 1, 2055** (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 ☐.

Poor Quality

Loan No: 0050987582

_______________ (Seal) AMANDA PAIGE BURTON -Borrower

_______________ (Seal) THADDEUS J BURTON -Borrower

State of Alabama §

County of Shelby §

I, Adam W Holmes, a Notary Public, hereby certify that **AMANDA PAIGE BURTON and THADDEUS J BURTON** whose name(s) is/are signed to the foregoing conveyance, and who is/are 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 October 13, 2025.

[Seal]

ADAM W. W. HOLMES
MY COMMISSION EXPIRES
NOTARY
PUBLIC
05-23-2026
ALABAMA STATE AT LARGE

____
Notary Public

Adam W. Holmes
(Printed Name)

My commission expires: 05-23-2026

Loan No: 0050987582

ServiSolutions A Division of Alabama Housing Finance Authority
Lender

(Seal)

By: **ANTHONY BOX**
Title: **SERVICING ADMINISTRATOR**

10/16/25
Date of Lender's Signature

State of Alabama §
County of Montgomery §

I, Arturo Luna Velasco, a Notary Public in and for said County in said State, hereby certify that **ANTHONY BOX** whose name as **SERVICING ADMINISTRATOR** of the **ServiSolutions A Division of Alabama Housing Finance Authority**, a Corporate Resolution, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said public corporation.

Given under my hand this October 16th, 2025.

[Seal]

ARTURO LUNA VELASCO
MY COMMISSION EXPIRES
NOVEMBER 27, 2027
NOTARY PUBLIC
STATE OF ALABAMA

Arturo Luna Velasco
Notary Public

Arturo Luna Velasco
(Printed Name)

My commission expires: 11-27-2027

Loan No: 0050987582

LEGAL DESCRIPTION

LOT 5, ACCORDING TO THE AMENDED MAP OF TIMBER PARK, AS RECORDED IN MAP BOOK 13, PAGE 115, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

LESS AND EXCEPT THE FOLLOWING DESCRIBED PROPERTY:

THAT PART OF LOT 5 PREVIOUSLY CONVEYED AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE SOUTHEAST CORNER OF LOT 4 OF THE AMENDED MAP OF TIMBER PARK, AS RECORDED IN MAP BOOK 13, PAGE 115, IN THE OFFICE OF THE JUDGE OF PROBATE, SHELBY COUNTY, ALABAMA, THIS BEING THE NORTHEAST CORNER OF LOT 5, OF SAID SUBDIVISION; THENCE RUN SOUTH 01 DEGREES 00 MINUTES WEST ALONG THE EAST LINE OF SAID LOT 5 A DISTANCE OF 2.65 FEET; THENCE RUN NORTH 60 DEGREES 42 MINUTES 14 SECONDS WEST A DISTANCE OF 134.18 FEET; THENCE RUN NORTH 54 DEGREES 13 MINUTES 10 SECONDS WEST A DISTANCE OF 20.63 FEET TO THE SOUTHWESTERLY CORNER OF SAID LOT 4, THIS BEING THE NORTHWESTERLY CORNER OF SAID LOT 5; THENCE RUN SOUTH 60 DEGREES 42 MINUTES 14 SECONDS EAST A DISTANCE OF 153.43 FEET TO THE POINT OF BEGINNING.

A.P.N: 13-8-27-2-001-003.010

SHELBY COUNTY ALABAMA

Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County Clerk
Shelby County, AL
10/24/2025 01:27:20 PM
$204.40 KELSEY
20251024000326960