Prepared by and when recorded, return to:
Bhavya Nagesh
Wells Fargo Bank, N.A.
1801 Park View DR, MAC: N9162-01W
Shoreview, MN 55126
Phone Number: 813-221-4743
Attn: GNMA-Unrecorded Mod Affidavit

VERIFICATION OF LOAN MODIFICATION AGREEMENT

PARCEL ID: 36-1-11-0-003-009.000

STATE OF MINNESOTA

RAMSEY COUNTY: to wit:

BEFORE ME, the undersigned Notary Public, personally appeared Lakinyah Whisby who, having been first duly sworn according to law, deposes and states on oath that:

1. I am a Vice President of WELLS FARGO BANK, N.A. and have knowledge of the matters set forth herein, based on business records, and have authority to make this Affidavit and declare under penalty of perjury that the Modification attached hereto as an exhibit is an original document (or true and correct copy of the original document) which amends and supplements the following described Security Instrument:

Date of Security Instrument: 03/12/2004

Executed by (Borrower(s)): Preston A. Joiner and Delta L. Joiner

To and in favor of: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Greater Atlantic Mortgage Corporation, its successors and assigns

Filed of Record: In Book N/A, Page N/A and/or as Document Number 20040419000201660, in the Office of the Clerk/Register of Shelby County, State of Alabama on 04/19/2004.

As last assigned to Wells Fargo Bank, N.A., by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Greater Atlantic Mortgage Corporation, its successors and assigns at Book N/A, Page N/A and/or as Document Number 20210622000303560, in the Office of the Clerk/Register of Shelby County, State of Alabama on 06/22/2021.

Property Legal Description:

SEE ATTACHED LEGAL DESCRIPTION

2. This Affidavit is made for the purpose of inducing the Recording Office to record this Affidavit and attached original (or true and correct copy of the original) Modification.

3. This Affidavit may be relied upon by title companies issuing any subsequent owner's or lender's title policy as result of the statements contained herein.

4. Servicer has authority to perform certain acts on behalf of the Lender, including, but not limited to, the filing of this Affidavit.

IN WITNESS WHEREOF, Lakinyah Whisby (Name) as Vice President, of WELLS FARGO BANK, N.A., has executed this document on the 25th day of September, 2025.

Lakinyah Whisby 9.25.25

Print Name: Lakinyah Whisby 9.25.25

Title: Vice President

Company: WELLS FARGO BANK, N.A.

State of Minnesota

County of Ramsey

Signed and sworn to (or affirmed) before me on September 25, 2025 by Lakinyah Whisby as Vice President of WELLS FARGO BANK, N.A.

Christopher John Jacobson

Notary Public
My commission expires: 01/31/2028

CHRISTOPHER JOHN JACOBSON
NOTARY PUBLIC - MINNESOTA
MY COMMISSION EXPIRES 01/31/2028

LEGAL DESCRIPTION

COMMENCE AT THE SOUTHEAST CORNER OF THE SE 1/4 OF THE NE 1/4 SECTION 11, TOWNSHIP 24, RANGE 12 EAST AND RUN THENCE SOUTH 86 DEGREES 30 MINUTES WEST 355 FEET TO THE WEST SIDE OF A PUBLIC ROAD TO THE POINT OF BEGINNING OF THE LOT HEREIN CONVYEED; THENCE CONTINUE IN THE SAME DIRECTION 305.0 FEET; THENCE NORTH 3 DEGREES 30 MINUTES WEST 125 FEET; THENCE NORTH 86 DEGREES 30 MINUTES EAST 311.4 FEET TO THE WEST SIDE OF SAID PUBLIC ROAD; THENCE ALONG SAME SOUTH 125 FEET TO THE POINT OF BEGINNING; BEING SITUATED IN THE SE 1/4 OF THE NE 1/4 OF SECTION 11, TOWNSHIP 24 NORTH, RANGE 12 EAST SHELBY COUNTY, ALABAMA.

PARCEL ID #36-1-11-0-003-009.000

WELLS FARGO HOME MORTGAGE

Wells Fargo Home Mortgage
MAC X7801-03K
3476 Stateview Boulevard
Fort Mill, SC 29715

LOAN MODIFICATION AGREEMENT
LOAN NUMBER:

THIS LOAN MODIFICATION AGREEMENT made on July 02, 2007, by and between PRESTON A JOINER and DELTA L JOINER (the "Borrower(s)") and Wells Fargo Bank, N A (the "Lender")

W I T N E S S E T H

WHEREAS, Borrower has requested, and Lender has agreed, subject to the following terms and conditions, to a modification in the payment as follows:

NOW THEREFORE, in consideration of the covenants hereinafter set forth and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the parties, it is agreed as follows (notwithstanding anything to the contrary contained in the Note and Mortgage dated 3/12/2004):

1. BALANCE. As of July 02, 2007, the amount payable under the Note and Mortgage (the "Unpaid Principal Balance") is U.S. $ 70,739.74.

2. EXTENSION. This agreement hereby modifies the following terms of the Security Instrument described herein above as follows:

   A. The current contractual due date has been extended from 03-01-07. The first modified contractual due date is due on 09/01/2007.

   B. The maturity date has been extended from 04-34 (month/year) to 04/01/2034.

   C. The amount of interest to be capitalized will be U.S. $ 2,204.08. The modified unpaid principal balance is U.S. $ 73,771.42.

   D. The borrower promises to pay the unpaid principal balance plus interest, to the order of the Lender. Interest will be charged on the unpaid principal balance of U.S. $ 73,771.42. The borrower promises to make monthly payments of principal and interest of U.S. $ 474.17, at a yearly rate of 6.250%, not including any escrow deposit, if applicable. If on the maturity date the borrower still owes amount under the Note and Security Instrument, as amended by this Agreement, borrower will pay these amounts in full on the maturity date.
   * (If applicable, all scheduled step rate changes according to your Note and Mortgage will remain unchanged.)

Wells Fargo Home Mortgage
MAC X7801-03K
3476 Stateview Boulevard
Fort Mill, SC 29715

Loan Modification Agreement
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Loan

3. NOTE AND MORTGAGE. Nothing in this Agreement shall be understood or construed to be a satisfaction or release, in whole or in part of the Borrower's obligations under the Note or Mortgage. Further, except as otherwise specifically provided in this Agreement, the Note and Mortgage will remain unchanged, and Borrower and Lender will be bound by, and shall comply with, all of the terms and provisions thereof, as amended by this Agreement.

CORRECTION AGREEMENT. The undersigned borrower(s), for and in consideration of the approval, closing and funding of this Modification, hereby grants Wells Fargo Bank, N A, as lender, limited power of attorney to correct and/or initial all typographical or clerical errors discovered in the Modification Agreement required to be signed. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf. This provision may not be used to modify the interest rate, modify the term, modify the outstanding principal balance or modify the undersigned's monthly principal and interest payments as modified by this agreement. Any of these specified changes must be executed directly by the undersigned. This limited power of attorney shall automatically terminate in 120 days from the closing date of the undersigned's Modification. ________ (Borrower Initial)

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as the date first above written.

Preston A. Joiner 7/6/07
Preston A Joiner /Date

Delta L. Joiner 7/6/07
Delta L Joiner /Date

Bullah U. Price 7/23/07
Wells Fargo Bank, N A, Officer/Date

LC175/IVS/2