

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

This instrument was prepared by:  
New American Funding, LLC  
RASHAE HALL  
8201 North FM 620 Suite 120  
Austin, TX 78726

Source of Title: INSTRUMENT NUMBER 20230911000273890

*[Space Above This Line For Recording Data]*

Original Principal Amount \$128,000.00  
Unpaid Principal Amount \$126,499.87  
New Principal Amount \$135,090.57

Investor Loan No: 4031143576  
Loan No: 1001138093  
MIN: 100376303041393606

250465256 -NAF

## LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 17th day of October, 2025, between MARY STREHLE AND MICHAEL STREHLE ("Borrower"), whose address is 240 HICKS ST, MONTEVALLO, AL 35115, New American Funding, LLC ("Lender"), whose address is 8201 North FM 620, Suite #120, Austin, TX 78726, and Mortgage Electronic Registration Systems, Inc. ("MERS") ("Mortgagee"), whose address is 11819 Miami Street, Suite 100, Omaha, NE 68164, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated September 8, 2023 and in the amount of \$128,000.00 and recorded on September 11, 2023 in Book, Volume, or Liber No. , at Page

(or as Instrument No. 20230911000273900) , 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:

240 HICKS ST, Montevallo, AL 35115  
[Property Address]

MERS Phone: 1-888-679-6377

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The Compliance Source, Inc.

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the real property described being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

**PIN #: 36-2-3-1-003-018.000, 36-2-03-1-003-019.000**

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 **October 1, 2025**, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. **\$135,090.57** consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. **\$18,785.90** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and Borrower will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$116,304.67**. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **6.875%**, from **October 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. **\$712.22**, beginning on the **1st** day of **November, 2025**, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The yearly rate of **6.875%** will remain in effect until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The new Maturity Date will be **October 1, 2065**.
3. Borrower agrees to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and the Security Instrument by the earliest of: (i) the date Borrower sells or transfers an interest in the Property, (ii) the date Borrower pays the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
4. 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.

5. 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

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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.

6. 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,

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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 ☐.

- g) "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.

7. By this paragraph, 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, and Borrower has been advised of the amount needed to fully fund the Escrow Items.

Mary Strehle  
Borrower - MARY STREHLE

Michael Strehle  
Borrower - MICHAEL STREHLE

Date: 11/11/25

Date: 11/11/25

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ACKNOWLEDGMENT

State of Alabama

County of Shelby

§  
§  
§

I Robert N. West hereby certify that **MARY STREHLE AND MICHAEL STREHLE** 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 11th day of November, A. D. 2025.



Signature of Officer

Robert N. West

Printed Name

Notary Public

Title of Officer

My Commission Expires: 3/10/29

ROBERT N. WEST  
Notary Public, Alabama State at Large  
My Commission Expires March 10, 2029

(Seal)

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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE  
New American Funding, LLC

By: Lucia Morales SPV Home Retention NOV 18 2025  
Lucia Morales -Lender Date of Lender's Signature

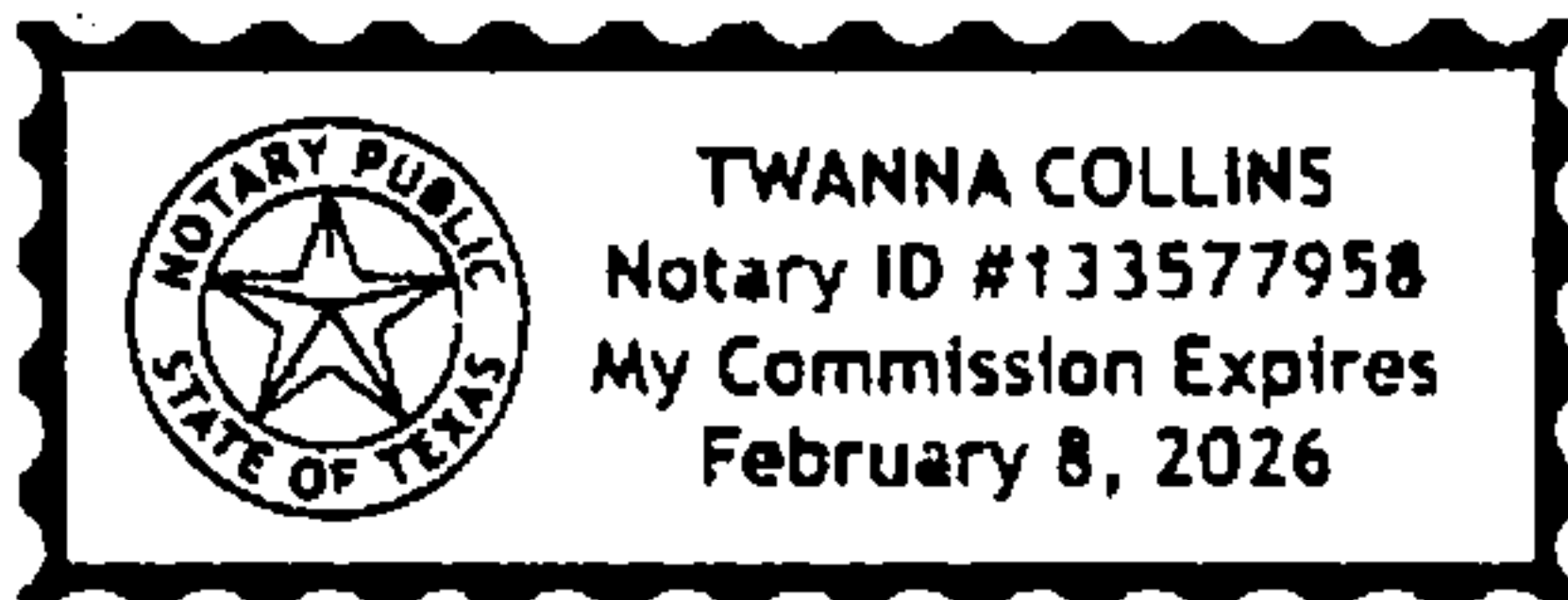
CORPORATE ACKNOWLEDGMENT

State of Texas

§  
§  
§

County of Travis

This instrument was acknowledged before me on NOV 18 2025 by  
Lucia Morales, SPV Home Retention of New American Funding, LLC a  
Texas Corporation, on behalf of said Corporation.



(Seal)

[Signature]  
Notary Public Signature

Twanna Collins

Printed Name

My Commission Expires: FEB 08 2026

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MERS

Lucia Morales Lucia Morales  
Mortgage Electronic Registration Systems, Inc., as nominee for New American Funding, LLC, its  
successors and assigns

ACKNOWLEDGMENT

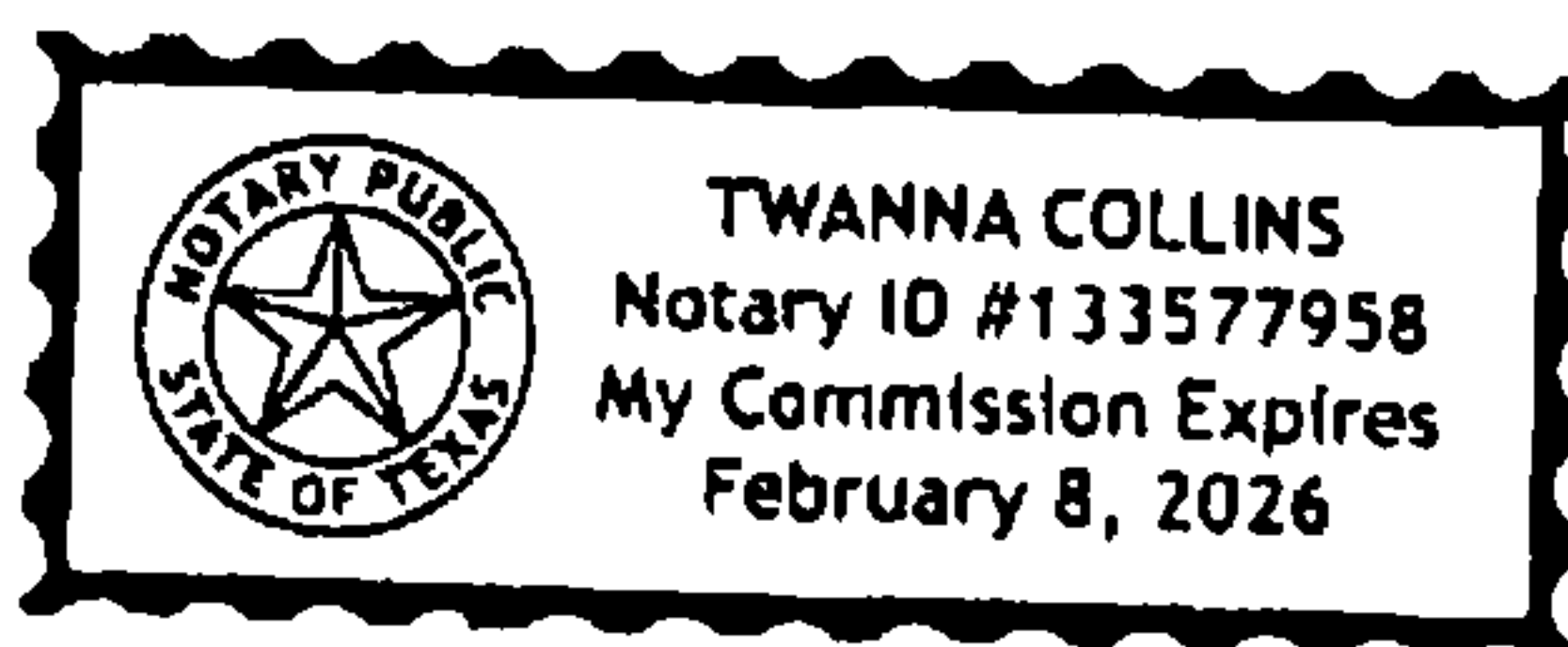
State of Texas

County of Travis

§  
§  
§

NOV 18 2025

This instrument was acknowledged before me on \_\_\_\_\_ by  
Lucia Morales, VP of Mortgage Electronic  
Registration Systems, Inc, as nominee for New American Funding, LLC, its successors and assigns a  
Delaware corporation, on behalf of said corporation.



(Seal)

[Signature]  
Notary Public Signature

Twanna Collins

Printed Name

My Commission Expires: FEB 08 2026

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**EXHIBIT A**

**BORROWER(S): MARY STREHLE AND MICHAEL STREHLE**

**LOAN NUMBER: 1001138093**

**LEGAL DESCRIPTION:**

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

**LOTS 11, 12 AND 13, FANCHER'S SUBDIVISION, BEING A PORTION OF THE SW 1/4 OF THE NE 1/4 OF SECTION 3, TOWNSHIP 24 NORTH, RANGE 12 EAST, ACCORDING TO THE MAP OF SAID SUBDIVISION, AS RECORDED IN MAP BOOK 4, PAGE 31, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA**

**PIN #: 36-2-3-1-003-018.000, 36-2-03-1-003-019.000**

**ALSO KNOWN AS: 240 HICKS ST, Montevallo, AL 35115**



**Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
11/24/2025 03:41:48 PM  
\$245.65 BRITTANI  
20251124000361080**

*Alvin S. Beyle*

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