

Source of Title

Deed Book N/A

Page N/A

Instrument No. 20210401000163260

After Recording Return To:

RUTH RUHL, P.C.

Attn: Recording Department

12700 Park Central Drive, Suite 850

Dallas, Texas 75251

This Document Prepared By:

Ruth Ruhl, Esquire

RUTH RUHL, P.C.

12700 Park Central Drive, Suite 850

Dallas, Texas 75251

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Renasant Bank

Loan No.: 0199650037

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 24th day of October, 2025, between ERIC WOODS, A MARRIED PERSON

("Borrower/Grantor")

and Renasant Bank, whose address is 425 Phillips Blvd, Ewing, New Jersey 08618

("Lender/Grantee"),

amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely Payment Rewards Rider, if any, in the original loan amount of U.S. \$ 238,900.00 and dated March 31st, 2021, recorded April 1st, 2021, and recorded in Mortgage Book N/A, Page N/A, Instrument No. 20210401000163270, of the Official Records of SHELBY County, Alabama, and further assigned to Lender and recorded on N/A, in Book N/A, Page N/A, Instrument No. N/A

(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 444 WATERFORD DR, CALERA, Alabama 35040,

"The original loan amount was \$ 238,900.00 and the Unpaid Principal Balance is \$235,468.62. The portion of the Unpaid Principal Balance which is subject to mortgage registry tax is \$235,468.62."

Reason for Modification: TERM EXTENSION

Loan No.: 0199650037

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):

1. As of November 1st, 2025, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 219,528.62, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized. This principal balance has been adjusted to this amount to the purpose of calculating the monthly principal and interest payment. The amount of the adjustment which will be deferred totals \$ 15,940.00 ("Deferred Adjustment") and this amount will be held until the loan is either paid in full or reached the maturity date below. The payoff will include the full amount owed, including the amount of the deferment.

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 3.625%, from November 1st, 2025. Borrower promises to make monthly payments of principal and interest of U.S. \$ 1,001.16, beginning on the 1st day of December, 2025, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 1st, 2055, Borrower still owes amounts under this modification agreement, Borrower will pay these amounts in full on that date, which is called the ("Maturity Date"). The Borrower will make such payments at:

Renasant Bank
425 Phillips Blvd.
Ewing, NJ 08618

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, the 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 specified date 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and

Loan No.: 0199650037

(b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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.

Loan No.: 0199650037

11/10/2025
Date

Eric Woods (Seal)
ERIC WOODS -Borrower

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

Date

(Seal)
-Borrower

BORROWER ACKNOWLEDGMENT

State of Alabama §

County of Shelby §

I, Isabela Rangel-Ancicaga a Notary Public [name and style of officer],
hereby certify that ERIC WOODS

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 10th day of November, A.D. 2025.



[Signature]
Notary Signature

Notary Public
Style of Officer

Loan No.: 0199650037

Renasant Bank
-Lender

11/15/25
-Date

By: 
Kyle Davis

Its: Vice President Document Execution

LENDER ACKNOWLEDGMENT

State of New Jersey
County of Mercer

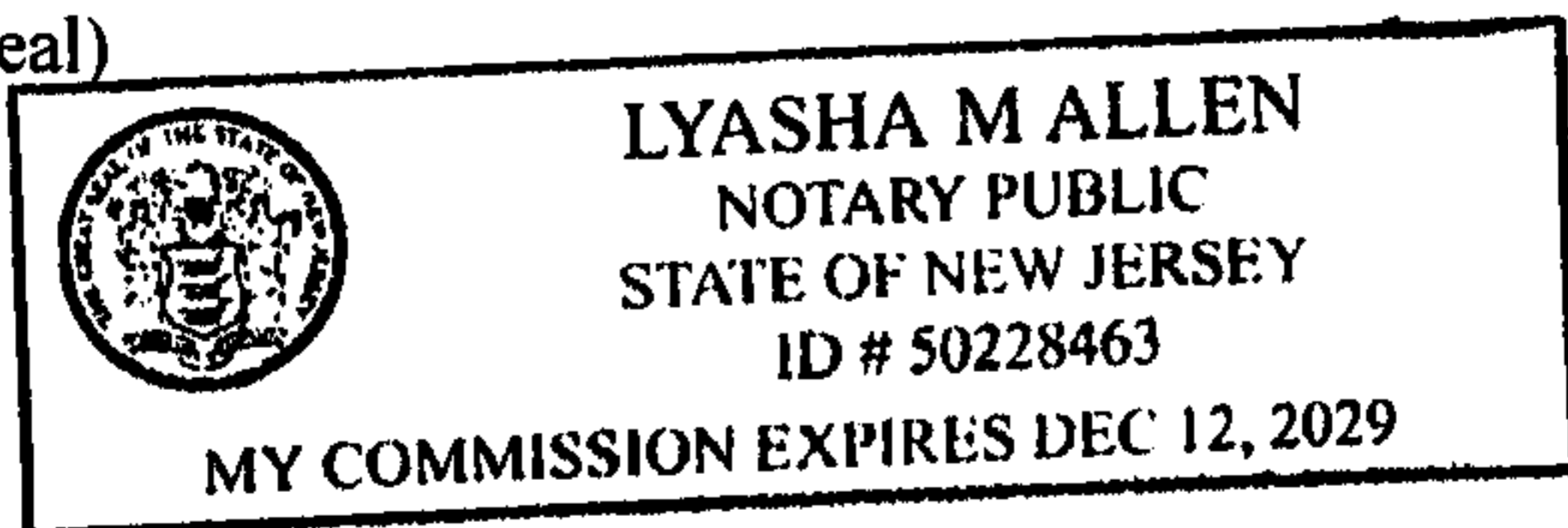
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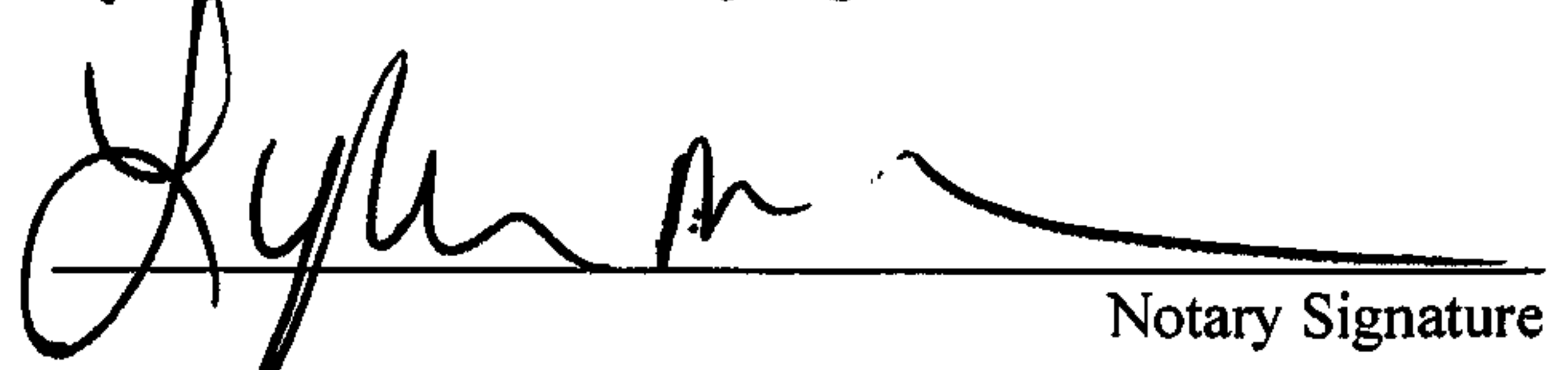
I, Lyasha M Allen, a Notary Public in and for said County in said State, hereby certify that Kyle Davis whose name as Vice President Document Execution of Renasant Bank

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/she, as such officer and with full authority, executed the same voluntarily for and as the act of said entity.

Given under my hand this the 15 day of November, 2025.

(Seal)




Notary Signature

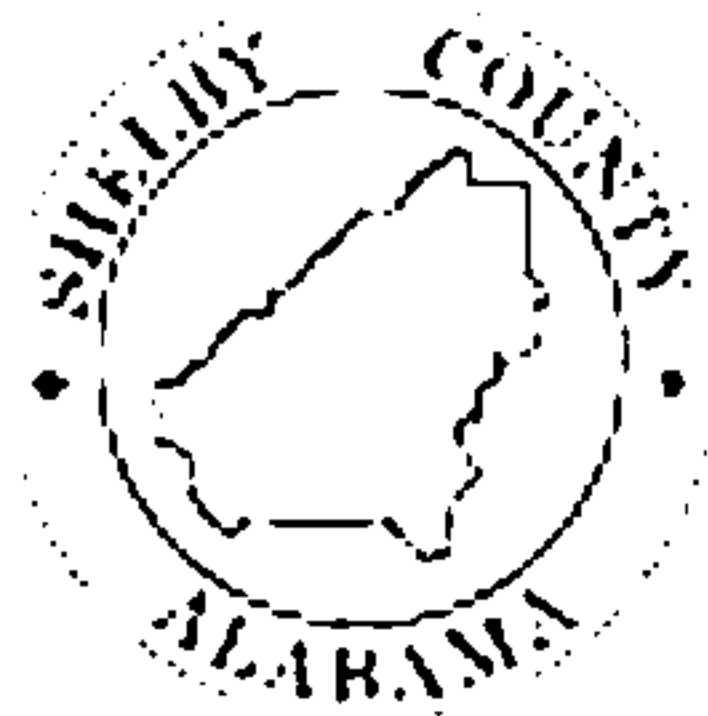
Lyasha M Allen
Notary Public
Style of Officer

EXHIBIT "A"

LOT 437, ACCORDING TO THE SURVEY OF WATERFORD HIGHLANDS, SECTOR 1, AS RECORDED IN MAP BOOK 27, PAGE 137, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

THIS IS A PURCHASE MONEY MORTGAGE.

Tax ID #: 22 7 35 2 003 041,000



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
11/25/2025 01:34:02 PM
\$390.25 JOANN
20251125000362460

Allie S. Bayl