

Prepared by and when recorded, return to:

Rahul Subramani
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
(MORTGAGE)

PARCEL ID: 23 2 09 0 010 050.000

STATE OF MINNESOTA

RAMSEY COUNTY: to wit:

BEFORE ME, the undersigned Notary Public, personally appeared
Tori J Moua 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: 08/29/2008

Executed by (Borrower(s)): Amy M. Youngblood, A Single Person

To and in favor of: HomeServices Lending, LLC Series A DBA Mortgage South

Filed of Record: In Book N/A, Page N/A and/or as Document Number 20080902000350350, in the Office of the Clerk/Register of Shelby County, State of Alabama on 09/02/2008

As last assigned to Wells Fargo Bank, N.A., by HomeServices Lending, LLC Series A, d/b/a Mortgage South at Book N/A, Page N/A and/or as Document Number 20080904000353020, in the Office of the Clerk/Register of Shelby County, State of Alabama on 09/04/2008.

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, Tori J Moua (Name) as Vice President, of WELLS FARGO BANK, N.A., has executed this document on the 13 day of NOVEMBER, 2025.

Tori J Moua

Print Name: Tori J Moua

Title: Vice President

Company: WELLS FARGO BANK, N.A.

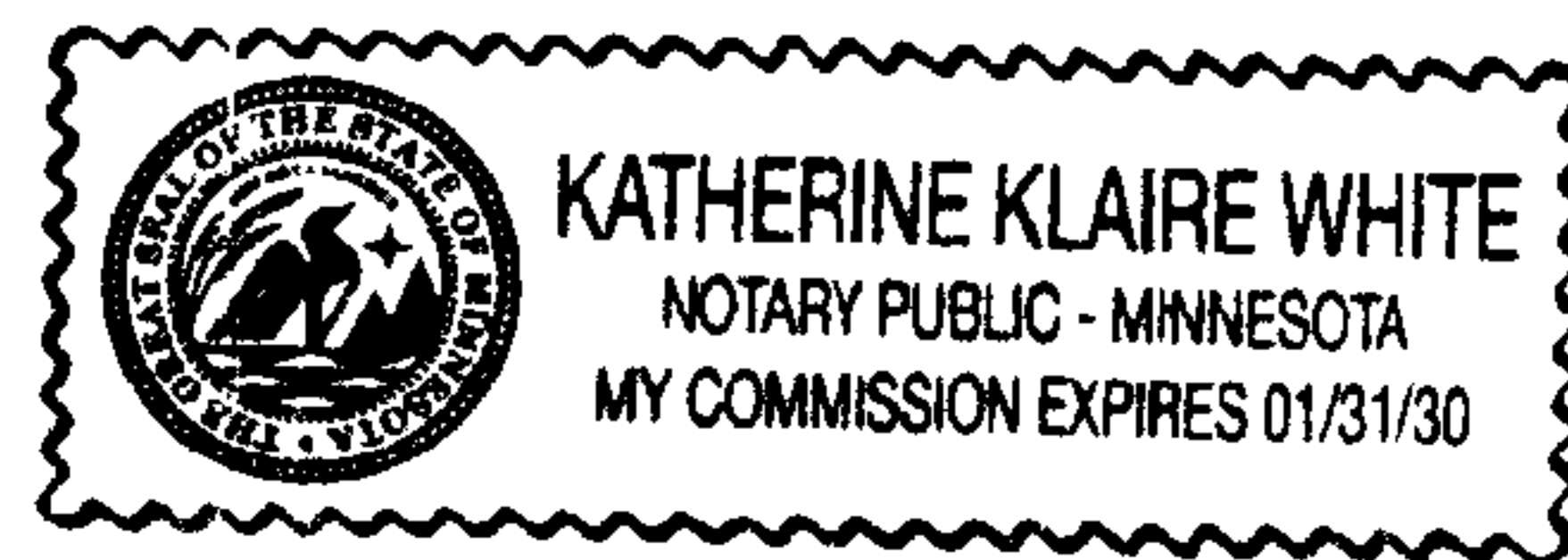
State of Minnesota

County of Ramsey

Signed and sworn to (or affirmed) before me on November 13, 2025, by Tori J Moua as Vice President of WELLS FARGO BANK, N.A.

Katherine Klaire White Katherine Klaire White

Notary Public
My commission expires: 01-31-2030



LEGAL DESCRIPTION

LOT 50 ACCORDING TO THE FINAL PLAT OF CROSS CREEK SUBDIVISION, AS RECORDED IN MAP BOOK 38, PAGE 3, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

Investor.: 0213664601
 Loan No: (scan barcode)

LOAN MODIFICATION AGREEMENT (MORTGAGE)
 (Providing for Fixed Rate)

This Loan Modification Agreement ("Agreement"), made this **18TH** day of **JUNE, 2015**, between **AMY MICHELLE YOUNGBLOOD A MARRIED WOMAN** ("Borrower"), whose address is **100 FALLING WATERS LANE, MAYLENE, ALABAMA 35114** and **WELLS FARGO BANK, N.A.** ("Lender"), whose address is **3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **AUGUST 29, 2008** and recorded on **SEPTEMBER 2, 2008** in **INSTRUMENT NO. 20080902000350350**, **SHELBY COUNTY, ALABAMA**, and (2) the Note, in the original principal amount of U.S. **\$186,893.00**, 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 **100 FALLING WATERS LANE, MAYLENE, ALABAMA 35114**

the real property described is located in **SHELBY COUNTY, ALABAMA** and being set forth as follows:

LOT 50 ACCORDING TO THE FINAL PLAT OF CROSS CREEK SUBDIVISION, AS RECORDED IN MAP BOOK 38, PAGE 3, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

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. Borrower agrees that certain amounts owed will not be capitalized, waived, or addressed as part of this Agreement, and will remain owed until paid. These amounts owed are referenced in the Cover Letter to this Agreement, which is incorporated herein, and are to be paid with the return of this executed Agreement. If these amounts owed are not paid with the return of this executed Agreement, then Lender may deem this Agreement void.
 - A. As of, **AUGUST 1, 2015** the modified principal balance of my Note will include amounts and arrearages that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, valuation, property preservation, and other charges not permitted under the terms of the HAMP modification, collectively, "Unpaid Amounts") in the amount of **\$0.00**, less any amounts paid to the Lender but not previously credited to my Loan. The new principal balance of my Note will be

\$158,226.16 (the "New Principal Balance"). I understand that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. I also understand that this means interest will now accrue on the unpaid Interest that is added to the outstanding principal balance, which would not happen without this Agreement.

- B. With the Modification you will have a total partial claim due of **\$34,272.45**, which includes **\$27,243.52** that has been reduced from the Unpaid Principal Balance to reach the New Principal Balance above. This agreement is conditional on the proper execution and recording of this HUD Partial Claim.
2. Borrower promises to pay the New Principal Balance, plus interest, to the order of Lender. Interest will be charged on the New Principal Balance at the yearly rate of **3.7500%**, from **AUGUST 1, 2015**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$732.77**, beginning on the **1ST** day of **SEPTEMBER, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **AUGUST 1, 2045** (the "Maturity Date"), the 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The 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.
5. The 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 the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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. 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. If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure

In Witness Whereof, I have executed this Agreement.

Amy Michelle Youngblood
Borrower: AMY MICHELLE YOUNGBLOOD

5-7-15
Date

Borrower: _____

Date

Borrower: _____

Date

Borrower: _____

Date

In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A.

Dhara P. Parekh

Vice President Loan Documentation

D.P. Parekh

8/26/2015

By

(print name)
(title)

Date



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
12/10/2025 02:14:48 PM
\$278.45 JOANN
20251210000378380

Alli S. Boyd