

Prepared by and when recorded, return to:  
Hariharan Kannan  
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**

MIN #: 100203351860000124  
MERS Corporate Phone Number: 1-888-679-6377

PARCEL ID: 13 6 23 1 002 010.000

STATE OF MINNESOTA

RAMSEY COUNTY: to wit:

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

1. I am an Assistant Secretary of Mortgage Electronic Registration Systems, Inc., as mortgagee, and an officer of WELLS FARGO BANK, N.A.. In the regular performance of my job functions, I have knowledge of the business records maintained by WELLS FARGO BANK, N.A. ("Servicer") and the matters set forth herein. I 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: 05/06/2005

Executed by (Borrower(s)): James D. Stobert and Betty M. Stobert, Husband and Wife, As Joint Tenants WROS.

To: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Watermark Financial Partners, Inc, its successors and assigns

Filed of Record: In Book N/A, Page N/A and/or as Document Number 20050513000231280, in the Office of the Clerk/Register of Shelby County, State of Alabama on 05/13/2005.

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, Michelle Erin Wihren (Name) as Assistant Secretary, of Mortgage Electronic Registration Systems, Inc., has executed this document on the 14 day of November, 2025.

*Michelle Erin Wihren* 11.14.2025

Print Name: Michelle Erin Wihren

Title: Assistant Secretary

Company: Mortgage Electronic Registration Systems, Inc.

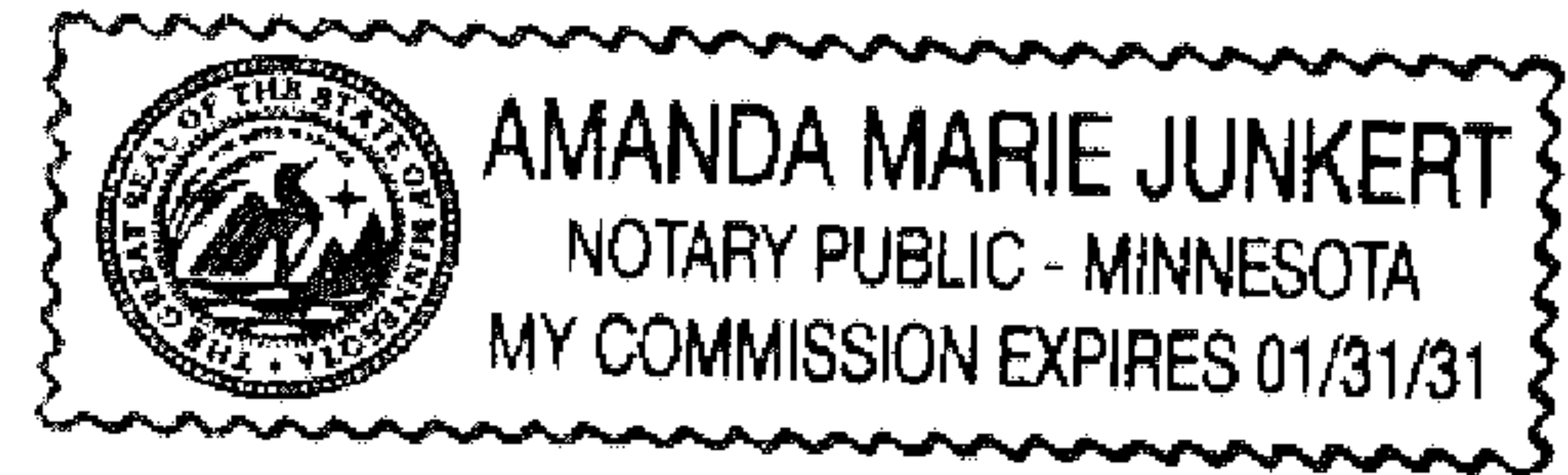
State of Minnesota

County of Ramsey

Signed and sworn to (or affirmed) before me on November 14, 2025 by Michelle Erin Wihren as Assistant Secretary for Mortgage Electronic Registration Systems, Inc.

*Amanda Marie Junkert*  
Amanda Marie Junkert

Notary Public  
My commission expires: 1/31/31



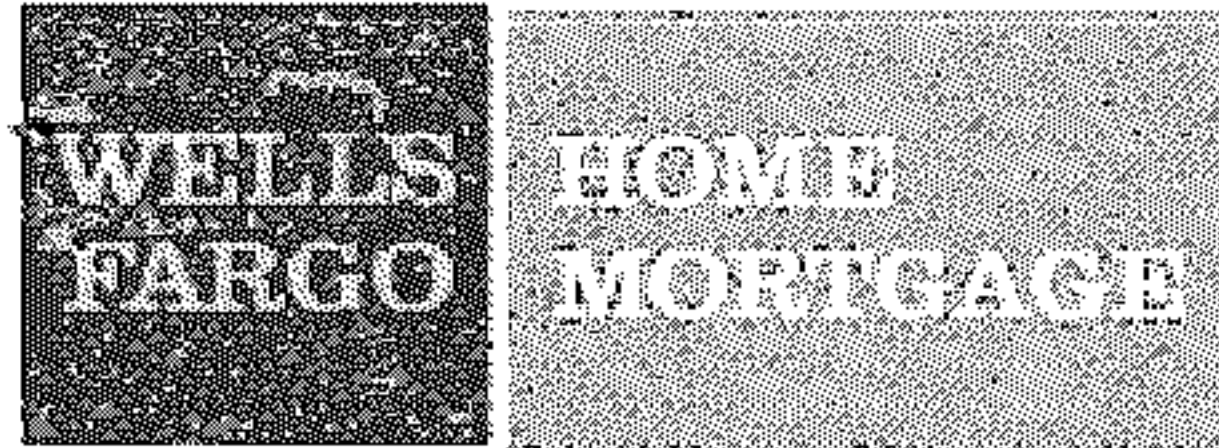
LEGAL DESCRIPTION

All that certain parcel of land situate in the County of Shelby, State of Alabama, being described as follows:

Commence at the Southwest corner of the NW 1/4 of the NE 1/4 of Section 23, Township 20 South, Range 3 West; run thence in an Easterly direction along the South line of said 1/4 1/4 Section for a distance of 466.90 feet; thence turn an angle to the left of 91° 18' 30" and in a Northerly direction for a distance of 102.73 feet; thence turn an angle to the right of 90° and in an Easterly direction for a distance of 40 feet; thence turn an angle to the left of 90° and in a Northerly direction for a distance of 32 feet; thence turn an angle to the right of 90° and in an Easterly direction for a distance of 231.25 feet; thence turn an angle to the right of 90° and in a Southerly direction for a distance of 105 feet to the point of beginning; from the point of beginning thus obtained, thence continue along last described course for a distance of 105.69 feet; thence turn an angle to the right of 90° 9' and in a Westerly direction for a distance of 250.64 feet; thence turn an angle to the right of 96° 58' 15" (said angle being measured from the last described course to the chord of the following course, said course being situated on a curve concave to the right having a central angle of 8° 25' 30" and a radius of 514.83 feet); thence along the arc of said curve to the right for a distance of 75.70 feet to the point of reverse curve, said following curve having a central angle of 3° 19' and a radius of 524.65 feet); thence along the arc of said curve to the left for a distance of 30.37 feet; thence turn an angle to the right of 80° 20' 30" (said angle being measured to the chord of last described course to the following course) and run in an Easterly direction for a distance of 236.46 feet to the point of beginning; being situated in Shelby County, Alabama.

Being the same property as conveyed from Michael A. Watkins and Judy J. Watkins to James D. Stobert and Betty M. Stobert, as described in Deed Book 287 Page 706, Recorded 4/18/1990 in SHELBY County Records.

Tax ID: 13-6-23-1-002-010.000



Wells Fargo Home Mortgage  
 MAC W0152-010  
 220 Wildwood Parkway  
 Birmingham, AL 35209

Tel: 877 325 4114 Toll Free

LOAN MODIFICATION AGREEMENT

LOAN NUMBER:

PROPERTY ADDRESS 119 King Valley Road  
 Pelham AL 35124

MIN: 100203351860000124 MERS Phone: 1-888-679-6377

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), made on March 17, 2011, by and between James D Stobert and Betty M Stobert and (the "Borrower(s)") and Wells Fargo Bank, N A (the "Lender", And Mortgage Electronic Registration Systems, Inc. (Mortgagee) together with the Borrower(s), the "Parties").

WITNESSETH

WHEREAS, Borrower has requested and Lender has agreed, subject to the following terms and conditions, to a loan modification as follows: NOW THEREFORE, in consideration of the covenants hereinafter set forth and for 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 in the Note and Security Instrument dated 05/06/2005.)

1. BALANCE. As of March 17, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 35,715.90.

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

A. The current contractual due date has been extended from 12-01-10 to 06/01/2011. The first modified contractual due date is on 06/01/2011.

B. The maturity date has been extended from 06-25 (month/year) to 05/01/2041.

C. The amount of interest to be included (capitalized) will be U.S. \$ 1,071.48.

The amount of the Escrow Advance to be capitalized will be U.S. \$599.61.

The amount of Recoverable Expenses\* to be capitalized will be U.S. \$0.00.

The modified Unpaid Principal Balance is U.S. \$ 37,378.22.

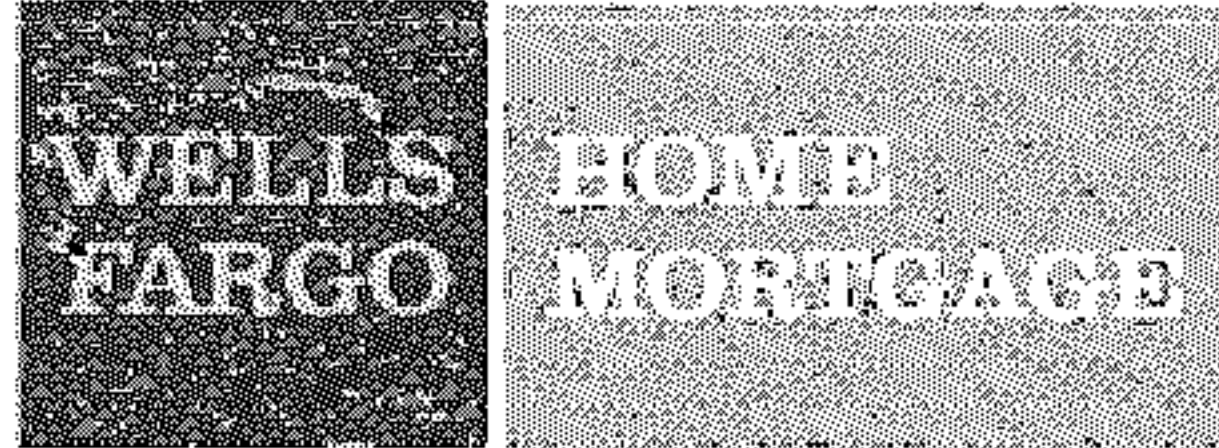
\* Recoverable Expenses may include, but are not limited to: Title, Attorney fees/costs, BPO/Appraisal, and/or Property Preservation/Property Inspections

D. The Borrower(s) 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. \$ 37,378.22. The Borrower(s) promises to make monthly payments of principal and interest of U.S. \$ 197.81, at a yearly rate of 4.875%, not including any escrow deposit, if applicable. If on the maturity date the Borrower(s) still owes an amount under the Note and Security Instrument, as amended by this Agreement, Borrower(s) will pay this amount in full on the maturity date.

LM521/WUG/1

Together we'll go far





Wells Fargo Home Mortgage  
MAC W0152 010  
220 Wildwood Parkway  
Birmingham, AL 35209

Tel: 877 325 4114 Toll Free

3. NOTE AND SECURITY INSTRUMENT. 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 Security Instrument. Further, 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 shall comply with, all of the terms and provisions thereof, as amended by this Agreement.

4. The undersigned Borrower(s) acknowledge receipt and acceptance of the Loan Modification Settlement Statement. Borrower(s) agree with the information disclosed in and understand that I/we am/are responsible for payment of any outstanding balances outlined in the Loan Modification Settlement.

5. The undersigned Borrower(s) acknowledge receipt and acceptance of the Borrower Acknowledgements, Agreements, and Disclosures Document (BAAD).

6. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the Truth in Lending statement.

7. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the Special Flood Hazard Area (SFHA).

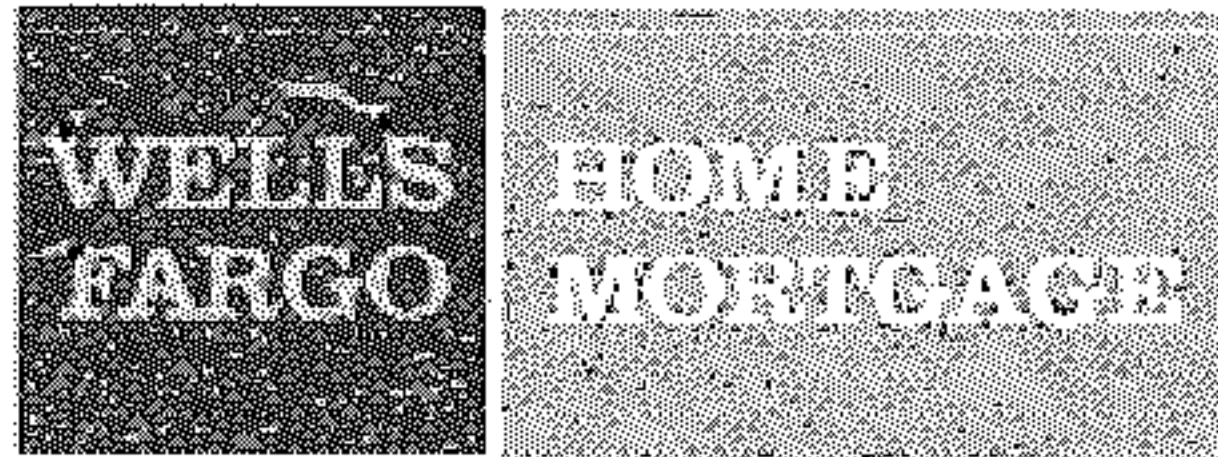
8. That (he/she/they) (is/are) the Borrower(s) on the above-referenced Mortgage Loan serviced by Wells Fargo Bank, N A.

That (he/she/they) have experienced a financial hardship or change in financial circumstances since the origination of (his/her/their) Mortgage Loan.

That (he/she/they) did not intentionally or purposefully default on the Mortgage Loan in order to obtain a loan modification.

LM521/WUG/2





Wells Fargo Home Mortgage  
MAC W0152-010  
220 Wildwood Parkway  
Birmingham, AL 35209

Tel: 877 325 4114 Toll Free

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. JOS BMS (Borrower(s) initial)

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

By signing this Agreement I hereby consent to being contacted concerning this loan at any cellular or mobile telephone number I may have. This includes text messages and telephone calls including the use of automated dialing systems to contact my cellular or mobile telephone. You will not be billed by your cellular or mobile carrier for any text messages you may receive from Wells Fargo, however, any calls we place to your cellular or mobile phone will incur normal airtime charges assessed by your mobile carrier.

Dated as of this 21 day of March, 2011.

James D. Stobert  
James D Stobert  
Signature

Betty M. Stobert  
Betty M Stobert  
Signature

Kia Moua 4/8/11  
Kia Moua  
Vice President Loan Documentation  
Wells Fargo Bank, N A

Kurt Holm  
Mortgage Electronic Registration Systems, Inc.

Name: \_\_\_\_\_

Its: **KURT HOLM**  
**ASSISTANT SECRETARY**  
LM527/WUG/3



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
12/16/2025 08:12:15 AM  
\$93.10 BRITTANI  
20251216000383670

*Ally S. Boyd*

Together we'll go far

