

This Document Prepared By:  
**DEBORAH DAVIS**  
**CITIZENS BANK, N.A.**  
**10561 TELEGRAPH RD**  
**GLEN ALLEN, VA 23059**  
**(877) 745-7364**

When Recorded Mail To:  
**CITIZENS BANK, N.A.**  
**P.O. BOX 42111**  
**PROVIDENCE, RI 02940**

Source of Title: **INSTRUMENT NO. 20210706000326460**

Tax/Parcel #: **136134006056000**

\_\_\_\_\_ [Space Above This Line for Recording Data] \_\_\_\_\_  
**Original Principal Amount: \$131,200.00**                      **Fannie Mae Loan No.: 4026668838**  
**Unpaid Principal Amount: \$125,068.29**                      **MERS Min: 1000103 2002668171 6**  
**New Principal Amount: \$128,921.54**                      **MERS Phone #: (888) 679-6377**  
**New Money (Cap): \$3,853.25**

## **LOAN MODIFICATION AGREEMENT (MORTGAGE)**

**(Providing for Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this **26TH** day of **DECEMBER, 2025**, between **MADLYNN S. COTE, AN UNMARRIED WOMAN** ("Borrower"), **CITIZENS BANK, N.A. F/K/A RBS CITIZENS, N.A., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT**

("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee for Lender. This Agreement amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **JUNE 22, 2021** and recorded on **JULY 6, 2021** in **INSTRUMENT NO. 20210706000326470**, of the **OFFICIAL** Records of **SHELBY COUNTY, ALABAMA**, and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the "Property" as defined in the Security Instrument, and located at:

**117 HIDDEN CREEK CV, PELHAM, ALABAMA 35124**  
(Property Address)

the real property described being set forth as follows:

**Legal Description: 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 **FEBRUARY 1, 2026**, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. **\$128,921.54**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
- 2) **\$7,715.73** 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 **\$121,205.81**. Interest will be charged on the Interest Bearing Principal Balance at a yearly rate of **3.6250%** from **JANUARY 1, 2026**. Borrower promises to make monthly payments of principal and interest of U.S. **\$478.67** beginning on the 1ST day of **FEBRUARY, 2026**. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full. If 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. The new Maturity Date will be **January 1, 2066**.
- 3) Borrower agrees to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and 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 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

- (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, 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.

- (g) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is the Nominee for Lender and Lender's successors and assigns and is acting solely for Lender. 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.

By checking this box, Borrower also consents to being contacted by text messaging

In Witness Whereof, I have executed this Agreement.

Madelyn S. Cote  
Borrower: **MADELYNN S. COTE**

1-8-24  
Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

**BORROWER ACKNOWLEDGMENT**

State of **ALABAMA** )  
SHELBY County )

I, a Notary Public, hereby certify that **MADELYNN S. COTE** whose name is signed to the foregoing instrument or conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he/she/they executed the same voluntarily on the day the same bears date.

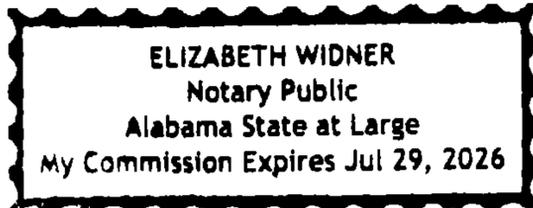
Given under my hand this 8<sup>th</sup> day of JANUARY, 2024.

\_\_\_\_\_This notarial act involved the use of communication technology.\_\_\_\_\_

Elizabeth Widner  
Notary Public (signature)

Notary Printed Name ELIZABETH WIDNER

My commission expires: JULY 29, 2026



Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns

By Lyric Bynum (print name)  
(title)

Lyric Bynum  
Vice President

JAN 13 2026  
Date

[Space Below This Line for Acknowledgments]

State of Texas

County of Dallas

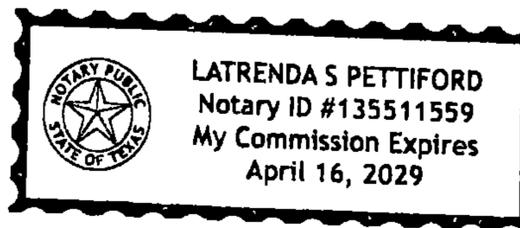
The foregoing instrument was acknowledged before me this JAN 13 2026 by Lyric Bynum, the Vice President of Mortgage Electronic Registration Systems, Inc., a Delaware corporation, on behalf of the corporation.

       This notarial act was a remote online notarization.

[Signature]  
Notary Public

Printed Name: Latrenda S. Pettiford

My commission expires: APR 16 2029



In Witness Whereof, the Lender has executed this Agreement.

**CITIZENS BANK, N.A. F/K/A RBS CITIZENS, N.A., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT**

*Kaycee LaManna*

Kaycee LaManna  
Vice President

JAN 13 2026

By

(print name)  
(title)

Date

[Space Below This Line for Acknowledgments]

**LENDER ACKNOWLEDGMENT**

State of Texas

County of Dallas

This foregoing instrument was acknowledged before me on JAN 13 2026 by

Kaycee LaManna, the Vice President of **CITIZENS BANK,**

**N.A. F/K/A RBS CITIZENS, N.A., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT**

, a company, on behalf of the company.

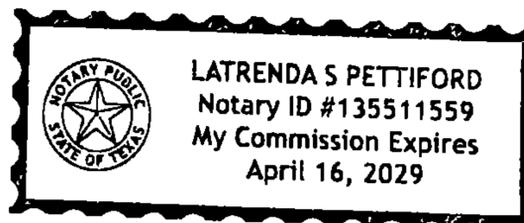
This notarial act was a remote online notarization.

*[Signature]*

Notary Public

Latrenda S. Pettiford

Printed Name:



My commission expires: APR 16 2029



**EXHIBIT A**

**BORROWER(S): MADELYNN S. COTE, AN UNMARRIED WOMAN**

**LOAN NUMBER: 8106238929**

**LEGAL DESCRIPTION:**

**The land referred to in this document is situated in the CITY OF PELHAM, COUNTY OF SHELBY, STATE OF ALABAMA, and described as follows:**

**LOT 56, ACCORDING TO THE SURVEY OF PHASE ONE, HIDDEN CREEK TOWNHOMES, AS RECORDED IN MAP BOOK 27, PAGE 49, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.**

**ALSO KNOWN AS: 117 HIDDEN CREEK CV, PELHAM, ALABAMA 35124**



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
01/21/2026 08:17:46 AM  
\$237.50 BRITTANI  
20260121000017880

*Allie S. Boyd*

