

Mortgagee Consent to Limited Retaining-Wall Encroachment and Maintenance Easement

WHEREAS, Borrowers Hunter Thomas Morris and Anna Catherine Morris, husband and wife ("Borrower"), granted a mortgage dated December 8, 2021, recorded as Instrument No. 20211208000584600 in the Office of the Judge of Probate of Shelby County, Alabama, to Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for the original lender and its successors and assigns; and

WHEREAS, Borrower subsequently executed a limited easement titled "Easement Agreement (Morris to Blackmon)" in favor of Jacob A. Blackmon ("Grantee") concerning a small area of approximately 0.01 acres (517 sq ft) located along the shared boundary of 17217 Hwy 61 N and 17255 Hwy 61 N, Wilsonville, AL 35186, solely to permit maintenance and structural integrity of an existing retaining wall; and

WHEREAS, this easement also acknowledges a minor existing encroachment of the retaining wall footing extending slightly over the property boundary, which has been in place for several years, and serves to preserve the stability of the existing improvements; and

WHEREAS, the easement does not grant driveway or vehicular access, does not modify existing property access, and does not adversely affect the value, use, or marketability of the mortgaged premises.

NOW, THEREFORE, PennyMac Loan Services, LLC, as servicer for the current holder of the above-referenced mortgage ("Mortgagee"), hereby:

1. Consents to the recording and existence of said limited retaining-wall encroachment and maintenance easement.
2. Confirms the easement is subject and subordinate to the lien, priority, and rights of the Mortgage and all renewals, extensions, and modifications thereof.
3. Acknowledges that granting the easement does not constitute a default under the Mortgage and does not impair or diminish the value of the secured property.
4. Authorizes this Consent to be recorded in the public records of Shelby County, Alabama, to provide notice of Mortgagee's approval.

Executed this 18 day of December, 2025.

PENNYMAC LOAN SERVICES, LLC

By: 
Name: Felipe Bjarin
Title: FVP Default Servicer

STATE OF ALABAMA

ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of Ventura

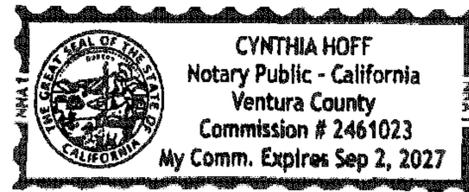
On 12-18- 2025 before me, Cynthia Hoff, Notary Public
(insert name and title of the officer)

personally appeared Lallique Birstrom
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Handwritten Signature] (Seal)



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
01/28/2026 12:53:03 PM
\$28.00 BRITTANI
20260128000026440

Alvin S. Beal

Prepared By:
Anna Morris
17217 Hwy 61 N
Wilsonville AL 35186