

After Recording Return To:  
Outamation, Inc.  
1371 SAWGRASS CORPORATE PARKWAY  
SUNRISE, FL 33323

This Document Prepared By:  
Antonia Coats  
Outamation, Inc.  
1371 SAWGRASS CORPORATE PARKWAY  
SUNRISE, FL 33323

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_

Original Recording Date: <b>March 31, 2025</b>	Loan No: <b>0068558824</b>
Original Loan Amount: <b>\$354,900.00</b>	Investor Loan No: <b>4032651306</b>
New Money: <b>\$6,818.09</b>	MIN Number: <b>100020420008417317</b>

## LOAN MODIFICATION AGREEMENT (Providing For Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 28th day of January, 2026, between **RITA MELISE HARRIS, AN UNMARRIED PERSON** ("Borrower") and **LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC, whose address is 3637 Sentara Way, Virginia Beach, VA 23453** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **March 28, 2025** and recorded in **Instrument No: 20250331000094260** and recorded on **March 31, 2025**, of the Official Records of **SHELBY County, AL** 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

**172 HALIFAX LN, CHELSEA, AL 35043,**  
(Property Address)

the real property described being set forth as follows:

See Exhibit "A" attached hereto and made a part hereof;



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform  
Instrument  
8300b 10/25

Form 3179 1/01 (rev. 4/14)

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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. **\$359,757.92**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. **\$46,157.89** 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 **\$313,600.03**. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **5.500%**, from **February 1, 2026**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,617.46**, beginning on the **1st** day of **March, 2026**, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The yearly rate of **5.500%** will remain in effect until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The new Maturity Date will be **February 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; 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. 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.



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform  
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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.

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

- (g) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the Mortgagee of record under the Security Instrument and this Agreement.** 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.

This Agreement modifies an obligation secured by an existing security instrument recorded in SHELBY County, AL, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$352,939.83. The principal balance secured by the existing security instrument as a result of this Agreement is \$359,757.92, which amount represents the excess of the unpaid principal balance of this original obligation.



LOAN MODIFICATION AGREEMENT - Single Family - Fannie Mae Uniform Instrument 8300b 10/25



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In Witness Whereof, the Lender and I have executed this Agreement.

Rita Melise Harris  
RITA MELISE HARRIS -Borrower

Date: 2/12/24

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

State of Alabama

County of Shelby

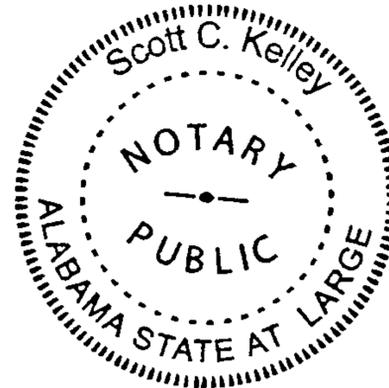
I, Scott C. Kelley Notary Public, hereby certify that  
(please print name)

**RITA MELISE HARRIS**, 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 12 day of February, A. D. 2024.

Scott C. Kelley  
(signature of officer)

My commission expires: 11/28/2027



**LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC**

By: M.P. Valli (Seal) - Lender

Name: Padmavalli Malakapalli

Title: **Assistant Secretary**

2/20/26  
Date of Lender's Signature

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

State of Florida

County of Broward

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization,

this 20 day of FEB, 2026, by Padmavalli Malakapalli, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

S. Antoniadou  
(Signature of Notary Public - State of Florida)

**Samantha Antoniadou**  
(Print, Type or Stamp Commissioned Name of Notary Public)



**SAMANTHA ANTONIADES**  
Notary Public  
State of Florida  
Comm# HH593872  
Expires 9/16/2028

Personally Known  OR Produced Identification \_\_\_\_\_  
Type of Identification Produced \_\_\_\_\_



*Heather Bowen*

2-20-26

Mortgage Electronic Registration Systems, Inc., as Nominee for Lender, its successors and assigns

Name: Heather Bowen

Title: **Assistant Secretary**

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

State of FLORIDA  
County of BROWARD

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization,

this 20 day of FEB, 2026, by Heather Bowen, Assistant Secretary of Mortgage Electronic Registration Systems, Inc.

*S. Antoniaades*

(Signature of Notary Public - State of Florida)

**Samantha Antoniaades**

(Print, Type or Stamp Commissioned Name of Notary Public)



**SAMANTHA ANTONIADES**  
Notary Public  
State of Florida  
Comm# HH593872  
Expires 9/16/2028

Personally Known  OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_



\* 0 0 6 8 5 5 8 8 2 4 \*



\* 2 4 6 2 6 1 + 4 5 \*



\* 1 0 0 8 3 2 5 6 0 1 \*

### Exhibit "A"

Loan Number: **0068558824**

Property Address: **172 HALIFAX LN, CHELSEA, AL 35043**

**Legal Description:**

Lot 323, FINAL PLAT CHELSEA ACRES SECTOR 1 PHASE 2A, a map or plat of which is recorded in map Book 60 at Pages 39A through 39D, in the office of the judge of probate for Shelby county, Alabama.

APN #: 09-7-35-0-006-001.000



**Filed and Recorded**  
**Official Public Records**  
**Judge of Probate, Shelby County Alabama, County**  
**Clerk**  
**Shelby County, AL**  
**02/23/2026 08:47:15 AM**  
**\$575.35 BRITTANI**  
**20260223000049220**

*Allie S. Beyl*



\* 0 0 6 8 5 5 8 8 2 4 \*  
12338 06/18 Exhibit A Legal Description Attachment



\* 2 4 6 2 6 1 + 4 5 \*  
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