

[Space Above This Line For Recording Data]

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

Parcel Tax ID#: 136231006014000
Loan Number 0000903750
PMI CASE # 72941315

MIN Number: 100074500009560390
MERS Ph# 888-679-6377

This Loan Modification Agreement ("Agreement"), made this **13th DAY OF FEBRUARY, 2026**, between **KELLIE FARRIS SAYERS, UNMARRIED WOMAN** ("Borrower") and **UNION HOME MORTGAGE CORP.** ("Lender"), Mortgage Electronic Registration Systems, Inc. ("Mortgagee") amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **JULY 26, 2023** and granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for Lender and Lender's successors and assigns) P.O. Box 2026, Flint, Michigan 48501-2026 and recorded on **AUGUST 2, 2023 INSTRUMENT NO. 20230802000232890**, 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 real and personal property described in the Security Instrument and defined therein as the "Property", located at

114 STONEHAVEN DR, PELHAM, ALABAMA 35124,

the real property described being set forth as follows:

LEGAL DESCRIPTION/SEE ATTACHED LEGAL

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 **APRIL 1, 2026**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$237,912.15**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. **\$15,084.17** 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 **\$222,827.98**. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **6.375%**, from **MARCH 1, 2026**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,284.77**, beginning on the **1st** day of **APRIL, 2026**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **6.375%** will remain in effect until principal and interest are paid in full. If on **MARCH 1, 2066** (the "Maturity Date"), 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 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.

4. 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

Record and Return To: Mark Mendel
Union Home Mortgage Corp.
14843 Sprague Road, Ste I
Strongsville, OH 44136

Prepared By: Mark Mendel
Union Home Mortgage Corp.
14843 Sprague Road, Ste I
Strongsville, OH 44136

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law, Mark Mendel.

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.

5. 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, except as provide herein 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. If borrower has filed for relief under the United States Bankruptcy Code and will not reaffirm the debt evidenced by the Note and Security Instrument, or if borrower has received a discharge under the United States Bankruptcy Code and did not reaffirm the debt evidenced by the Note and Security Instrument, this agreement is a voluntary modification of payment terms for the purpose of preventing foreclosure. It is not an attempt to collect a debt. Borrower will not have personal liability for this debt without a reaffirmation agreement that meets the specific requirements of 11 USC 524.
- (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.

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

BY: [Signature]
ASSISTANT SECRETARY OF
MERS AS NOMINEE FOR
UNION HOME MORTGAGE -Lender
CORP., ITS SUCCESSORS
AND OR ASSIGNS
[Signature]
Printed Name

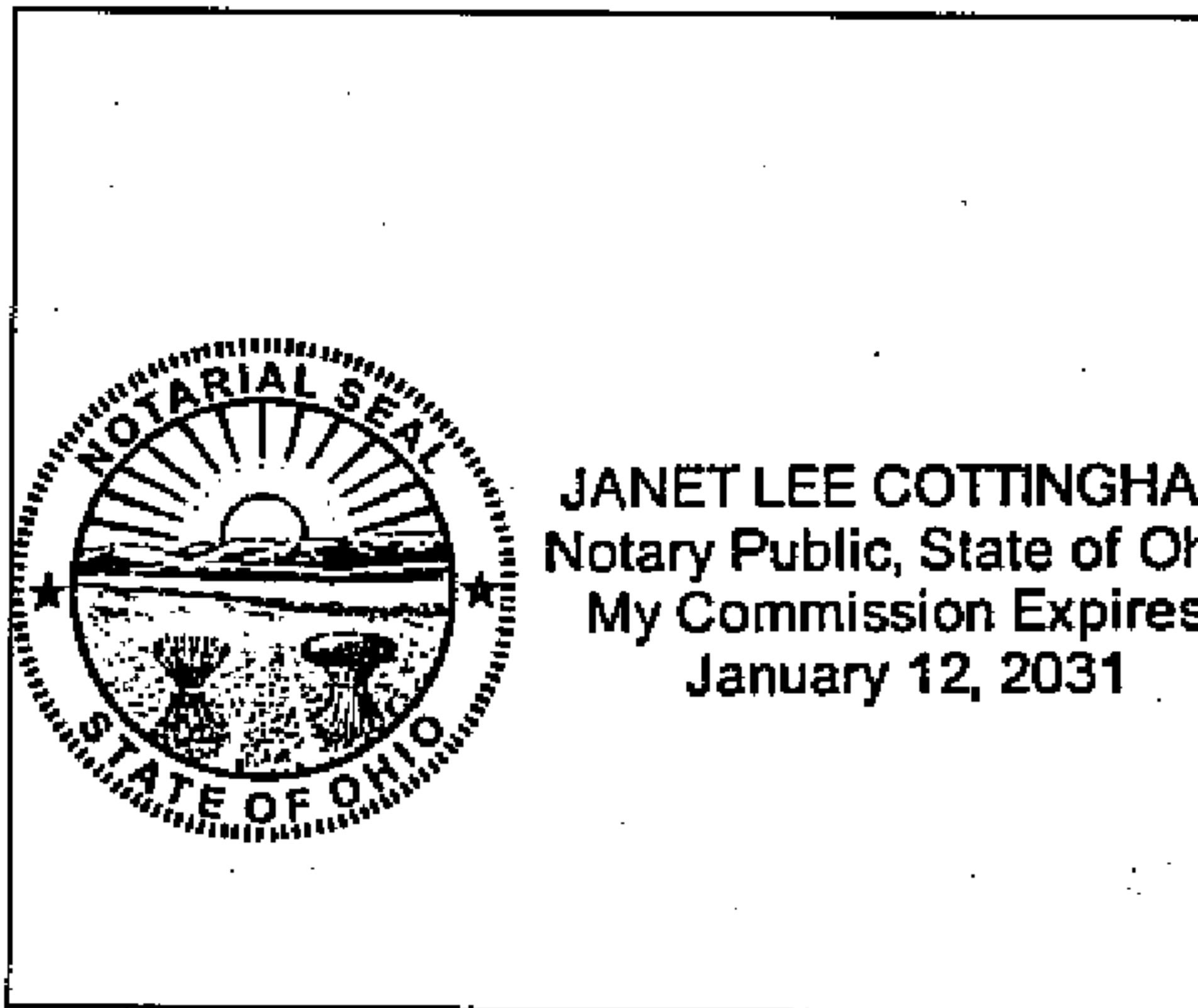
[Space Below This Line For Acknowledgments]

STATE OF OHIO
COUNTY OF CUYAHOGA

Before me, a Notary Public, in and for said State, personally appeared [Signature], Assistant Secretary of Mortgage Electronic Registration Systems, Inc., Nominee for UNION HOME MORTGAGE CORP., who acknowledged that he/she did sign the foregoing instrument and that such signing is his/her voluntary act and deed on behalf of the corporation.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal this 4th day of March, 2026

NOTARY SEAL



[Signature]
NOTARY SIGNATURE
[Signature]
(Printed Name)
JANET LEE COTTINGHAM Notary Public, CUYAHOGA County, OHIO
Notary Public, State of Ohio
My Commission Expires:
January 12, 2031
My Commission Expires: 1-12-2031

Record and Return To: Mark Mendel
Union Home Mortgage Corp.
14843 Sprague Road, Ste I
Strongsville, OH 44136

Prepared By: Mark Mendel
Union Home Mortgage Corp.
14843 Sprague Road, Ste I
Strongsville, OH 44136

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law, Mark Mendel.

UNION HOME MORTGAGE CORP.

BY: [Signature]

Printed Name Randy Layne

TITLE: VP

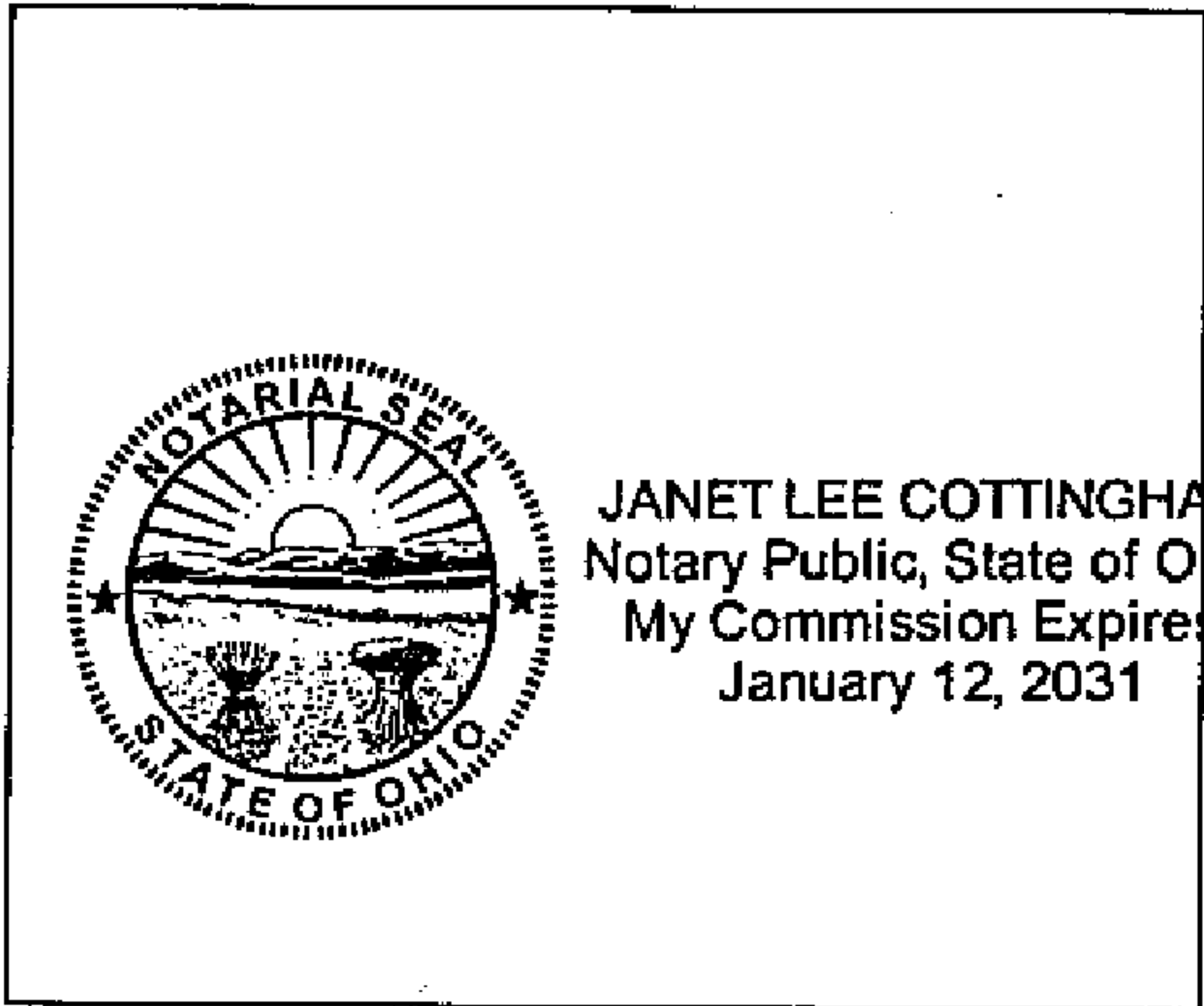
3/4/2026
Date of Lenders Signature

STATE OF OHIO
COUNTY OF CUYAHOGA

Before me, a Notary Public, in and for said State, personally appeared Randy Layne,
VP of UNION HOME MORTGAGE CORP., who acknowledged that he/she did sign the
foregoing instrument and that such signing is his/her voluntary act and deed on behalf of the corporation.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal this 4th day of
MARCH, 2026

NOTARY SEAL



[Signature]

NOTARY SIGNATURE
Janet Lee Cottingham
(Printed Name)

JANET LEE COTTINGHAM Notary Public, CUYAHOGA County, OHIO
Notary Public, State of Ohio
My Commission Expires: 1-12-2031
January 12, 2031

Kellie Farris Sayers
KELLIE FARRIS SAYERS - Borrower

WITNESS:

Kim Lipscomb
(Signature)
Kim Lipscomb
(Printed Name)

WITNESS:

[Signature]
(Signature)
Don C. [Signature]
(Printed Name)

[Space Below This Line For Acknowledgments]

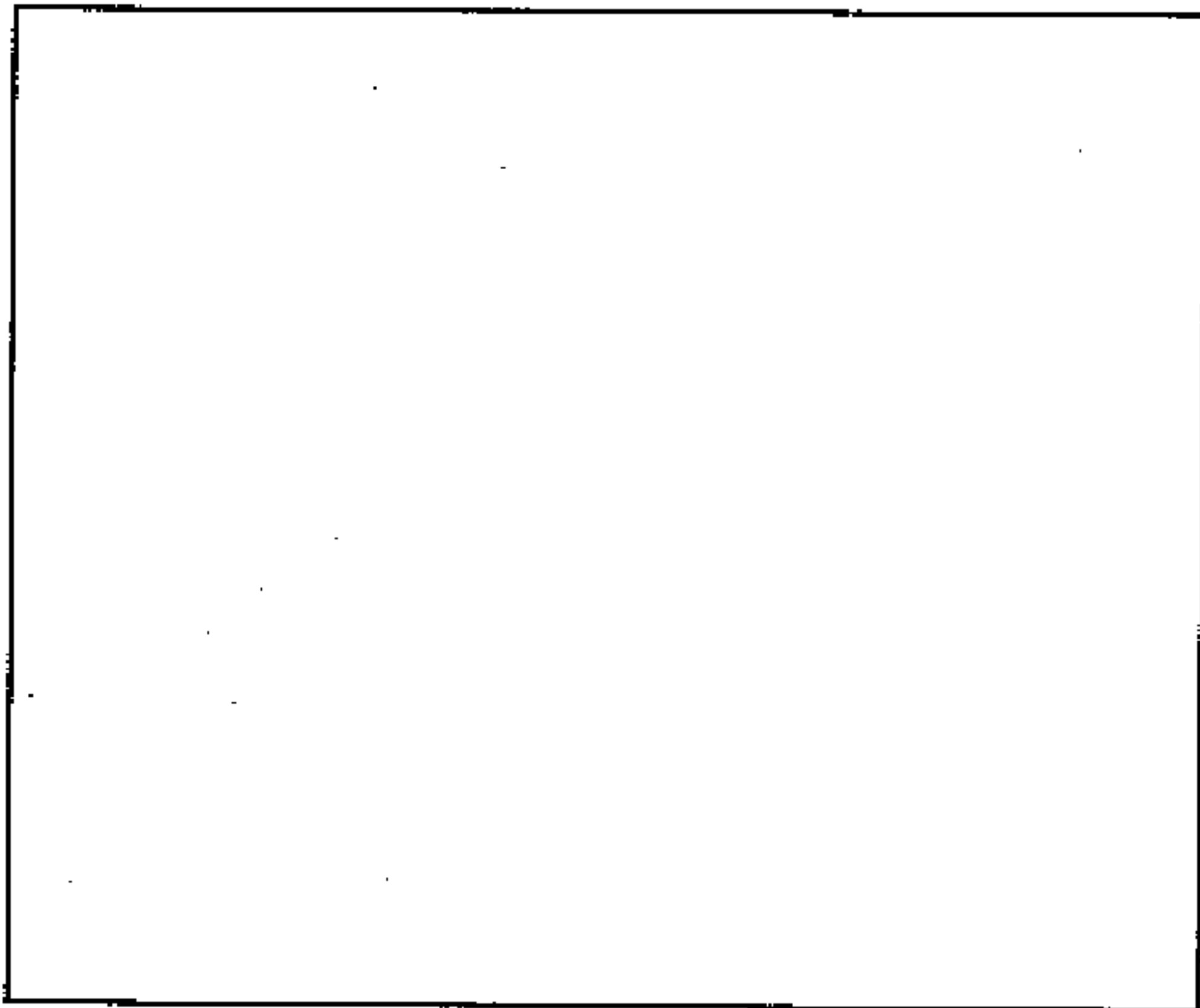
STATE OF ALABAMA
COUNTY OF Shelby

} SS

Before me, a Notary Public, in and for said State, personally appeared **KELLIE FARRIS SAYERS, UNMARRIED WOMAN**, who acknowledged that he/she/they did sign the foregoing instrument and that such signing is his/her/their voluntary act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal this 2 day of March, 2026

NOTARY SEAL



Amanda C Davis
NOTARY SIGNATURE
Amanda C Davis
(Printed Name)

Notary Public, Alabama County, Shelby
My Commission Expires: 08/28/2027

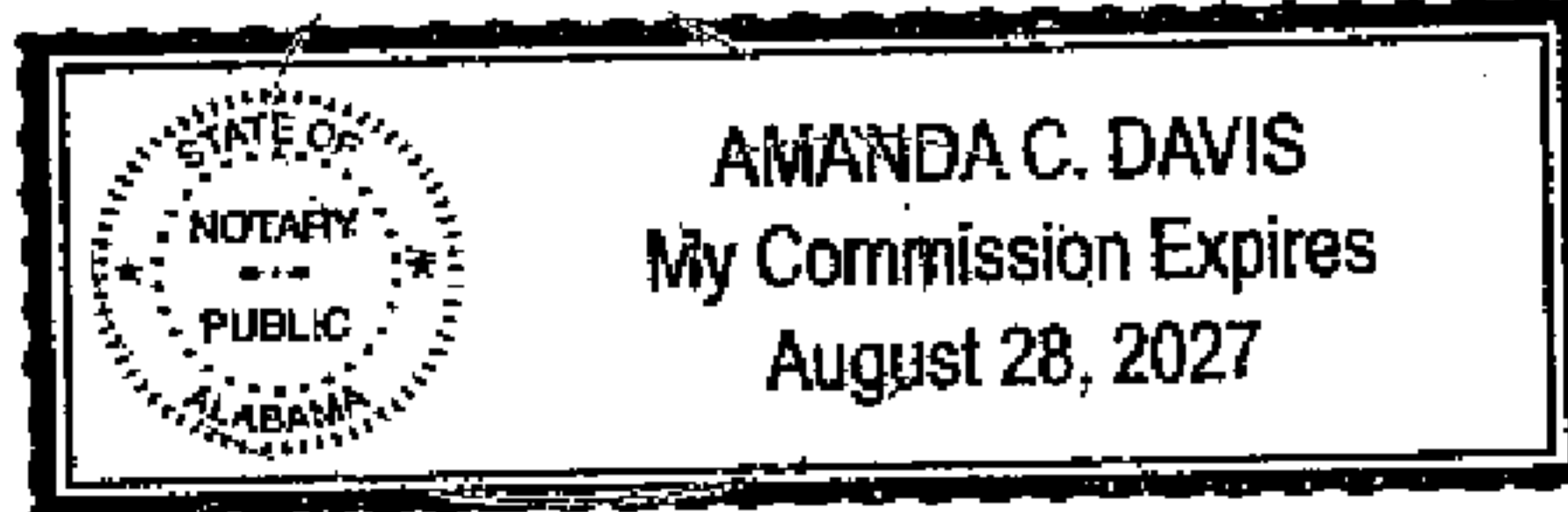


EXHIBIT A

Land in Shelby County, Alabama, being Lot No. 14, according to the Survey of The Cottages at Stonehaven, of record in Map Book 21, Page 26, Probate Office for Shelby County, Alabama, to which reference is hereby made for a more complete and accurate legal description of said property.

Being the same property conveyed to Dominique Beasley, by Warranty Deed from Betty H Henderson, an unmarried woman, dated April 6, 2018, of record in Instrument No. 201804110001202420, in the Probate Office for Shelby County, Alabama.

For informational purposes only:
Map/Parcel: 13-08-23-1-006-014.000
Property Address: 114 Stonehaven Drive, Pelham, AL 35214



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/10/2026 08:51:18 AM
\$394.00 BRITTANI
20260310000069260

Allie S. Boyd