

Prepared by and when recorded, return to:  
Sagar Hulake  
Wells Fargo Bank, N.A.  
1801 Park View DR, MAC: N9162-01 W  
Shoreview, MN 55126  
Phone Number: 813-221-4743  
Attn: GNMA-Unrecorded Mod Affidavit

**VERIFICATION OF LOAN MODIFICATION AGREEMENT**

PARCEL ID: 22 7 35 2 003 008.000

STATE OF MINNESOTA

RAMSEY COUNTY: to wit:

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

1. I am a Vice President of WELLS FARGO BANK, N.A. and have knowledge of the matters set forth herein, based on business records, and 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: 09/28/2004

Executed by (Borrower(s)): Tanya S. Talley, Unmarried

To and in favor of: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Market Street Mortgage Corporation, its successors and assigns

Filed of Record: In Book N/A, Page N/A and/or as Document Number 20041004000545840, in the Office of the Clerk/Register of Shelby County, State of Alabama on 10/04/2004

As last assigned to Wells Fargo Bank, N.A., by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Market Street Mortgage Corporation, its successors and assigns at Book N/A, Page N/A and/or as Document Number 20110729000220920, in the Office of the Clerk/Register of Shelby County, State of Alabama on 07/29/2011.

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, Katherine Klaire White (Name) as Vice President, of WELLS FARGO BANK, N.A., has executed this document on the 4 day of March, 2026

Katherine Klaire White

Print Name: Katherine Klaire White

Title: Vice President

Company: WELLS FARGO BANK, N.A.

State of Minnesota

County of Ramsey

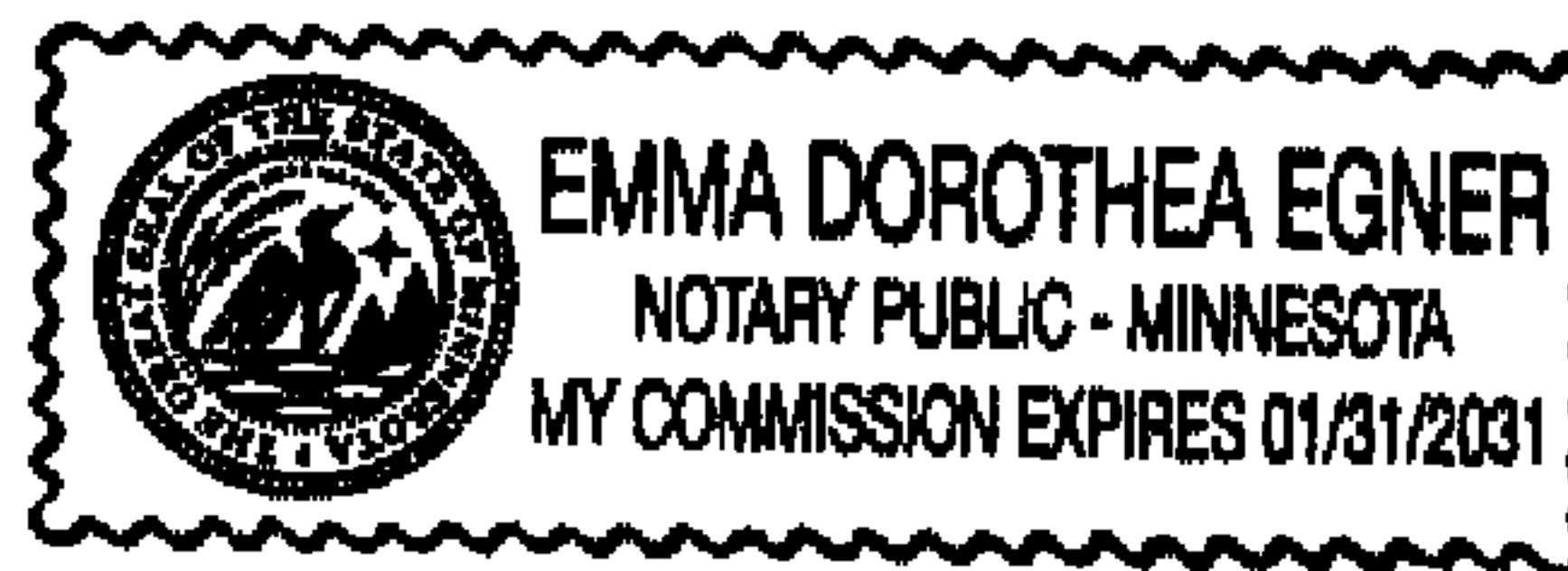
Signed and sworn to (or affirmed) before me on March 4, 2026, by

Katherine Klaire White as Vice President of WELLS FARGO BANK, N.A.

[Signature]

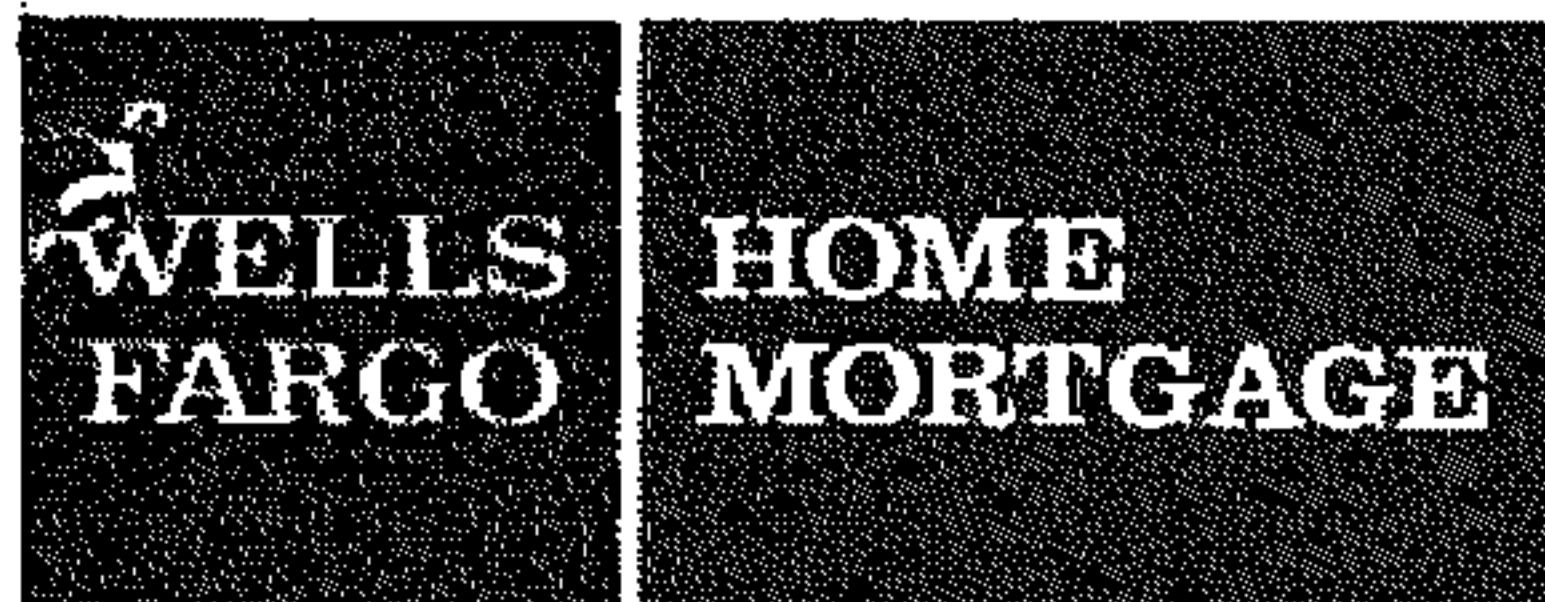
Emma Dorothea Egner

Notary Public  
My commission expires: 1/31/2031



LEGAL DESCRIPTION

Lot 368, according to the Survey of Waterford Highlands Sector 1, as recorded in Map Book 27, page 137, in the Probate Office of Shelby County, Alabama.



Wells Fargo Home Mortgage  
 MAC X7801-018  
 3476 Stateview Blvd.  
 Fort Mill, SC 29715

*NOV*

LOAN MODIFICATION AGREEMENT  
 LOAN NUMBER: \_\_\_\_\_

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), made on November 25, 2009, by and between Tanya S Talley and \_\_\_\_\_ (the "Borrower(s)") and Wells Fargo Bank, N A (the "Lender", 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 09/28/2004.)

1. BALANCE. As of November 25, 2009, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 135,883.49.

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 09-01-09 to 01/01/2010. The first modified contractual due date is on 01/01/2010.

B. The maturity date has been extended from 10-34 (month/year) to 12/01/2039.

C. The amount of interest to be included (capitalized) will be U.S. \$ 2,661.04.

The amount of the Escrow Advance to be capitalized will be U.S. \$983.22.  
 The amount of Recoverable Expenses\* to be capitalized will be U.S. \$0.00.

The modified Unpaid Principal Balance is U.S. \$ 139,081.44.

\* 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. \$ 139,081.44. The Borrower(s) promises to make monthly payments of principal and interest of U.S. \$ 757.28, at a yearly rate of 5.125%, 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.

\* (If applicable, all scheduled step rate changes according to your Note and Security Instrument will remain unchanged.)

LM521/O66/1



Wells Fargo Home Mortgage  
MAC X7801-018  
3476 Stateview Blvd.  
Fort Mill, SC 29715

- 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.

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 5<sup>th</sup> day of December, 2009.

Tanya S. Talley  
Tanya S Talley

Naem Ayub 12/12/09  
Wells Fargo Bank, N A, Officer/ Date  
LM521/066/2



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County Clerk  
Shelby County, AL  
03/11/2026 08:14:03 AM  
\$242.65 JOANN  
20260311000070750

*Allen S. Bayl*

*VP of Loan Documentation*

Wells Fargo Home Mortgage  
is a division of Wells Fargo Bank, N.A.