

Document prepared by and
when recorded, return to:
Wells Fargo Home Mortgage
Attn: Amanda Cline
MAC: N9162-01W
1801 Park View Dr,
Shoreview, MN 55126

_____Space above this line for County Recorder use only_____

Parcel ID: **22 7 35 2 004.000**

Title(s) of Document: **Loan Modification Agreement**
Date: **June 3, 2010**

Grantor(s): **Sonya Dawkins Mason and Albert M. Mason**
Grantor's Address: **274 Waterford Cove Trail, Calera, AL 35040**

Grantee(s): **Wells Fargo Bank, N.A.**
Grantee's Address: **101 North Phillips Avenue, Sioux Falls, SD 57104**

Original Lender: **First Service Mortgage Inc.**
Current Lender: **Wells Fargo Bank, N.A.**

Full Legal Description: **See attached "LEGAL DESCRIPTION" -OR- see Page #**

Referenced Recording Information Document Title: Mortgage Document / Instrument Number: 20031103000732220 , Book: n/a , Page: n/a Recording Date: November 3, 2003
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Referenced Recording Information (if applicable) Document Title: Assignment of Mortgage Document / Instrument Number: 20031103000732230 , Book: n/a , Page: n/a Recording Date: November 3, 2003
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Referenced Recording Information (if applicable) Document Title: Assignment of Mortgage Document / Instrument Number: 20070111000017900 , Book: n/a , Page: n/a Recording Date: January 11, 2007
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Referenced Recording Information (if applicable) Document Title: Document / Instrument Number: , Book: , Page: Recording Date:

WELLS FARGO HOME MORTGAGE

Wells Fargo Home Mortgage
2701 Wells Fargo Way
Minneapolis, MN 55467

LOAN MODIFICATION AGREEMENT
LOAN NUMBER: **REDACTED**
PROPERTY ADDRESS 274 Waterford Cove
Calera AL 35040

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), made on June 03, 2010, by and between Sonya Dawkins Mason and Albert M. Mason 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 10/31/2003.)

1. BALANCE. As of June 03, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 142,041.22.

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 01/01-10 to 08/01/2010. The first modified contractual due date is on 08/01/2010.

B. The maturity date has been extended from 11-33 (month/year) to 07/01/2040.

C. The amount of interest to be included (capitalized) will be U.S. \$ 5,385.73.

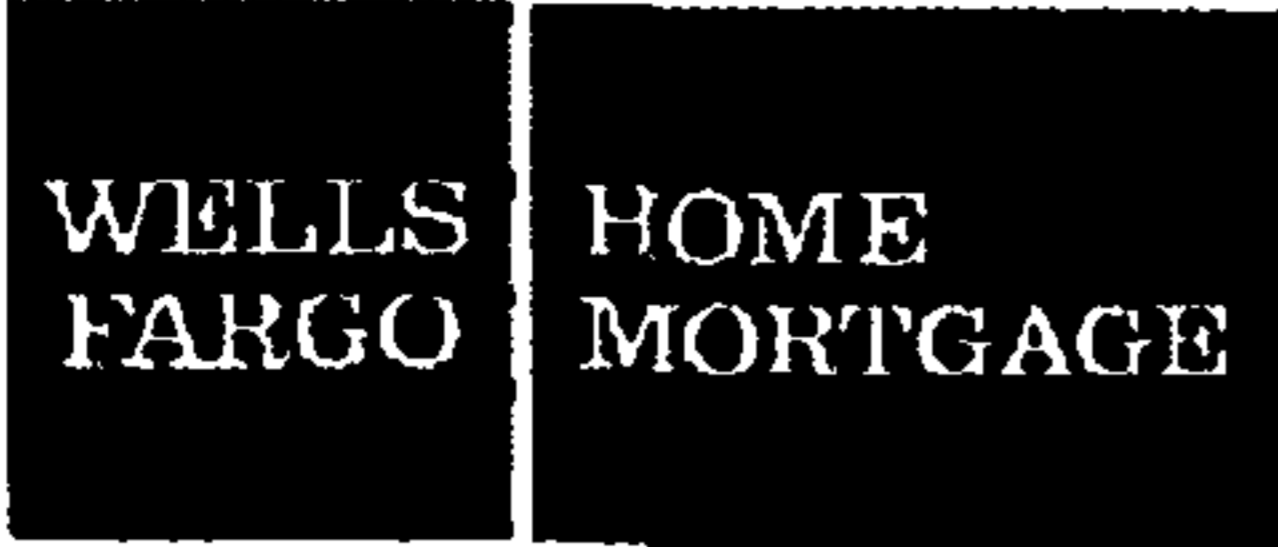
The amount of the Escrow Advance to be capitalized will be U.S. \$1,715.21. The amount of Recoverable Expenses* to be capitalized will be U.S. \$1,886.47.

The modified Unpaid Principal Balance is U.S. \$ 150,764.98.

* 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. \$ 150,764.98. The Borrower(s) promises to make monthly payments of principal and interest of U.S. \$ 809.34, at a yearly rate of 5.000%, 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.

LM521/FKK/1



Wells Fargo Home Mortgage
2701 Wells Fargo Way
Minneapolis, MN 55467

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.

LM521/HKK/2



Wells Fargo Home Mortgage
MAC X9999-01N
1000 Blue Gentian Rd
Ste 300
Eagan, MN 55121

CORRECTION AGREEMENT. The undersigned borrower(s), for and in consideration of the approval, closing and funding of this Modification, hereby grants Wells Fargo Bank, N A, as lender, limited power of attorney to correct and/or initial all typographical or clerical errors discovered in the Modification Agreement required to be signed. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf. This provision may not be used to modify the interest rate, modify the term, modify the outstanding principal balance or modify the undersigned's monthly principal and interest payments as modified by this agreement. Any of these specified changes must be executed directly by the undersigned. This limited power of attorney shall automatically terminate in 120 days from the closing date of the undersigned's Modification. *(A.P.M.)* (Borrower initial)

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.

IN WITNESS THEREOF, the parties have executed this Agreement.

Sonya Dawkins Mason
Borrower: Sonya Dawkins Mason
Date: 3/5/2026

Albert M. Mason
Borrower: Albert M. Mason
Date: 3-5-2026

Borrower: _____
Date: _____

Borrower: _____
Date: _____

STATE OF Alabama)
COUNTY OF Shelby)

On this 5th day of March, 2026, before me appeared Sonya Dawkins Mason and Albert M. Mason personally known to me OR 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/hers/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.



Brittny Cade
Notary Public
Name: Brittny Cade
My commission expires: 08/09/2026

Borrower information above this line

Lender information below this line

Lender: WELLS FARGO BANK, N.A.

David B. Johnson

Name: David B. Johnson

Title: VICE PRESIDENT

Date: MARCH 11, 2026

State of Minnesota
County of Ramsey

This instrument was acknowledged before me on March 11, 2026, by
David B Johnson as VICE PRESIDENT, of
Wells Fargo Bank, N.A.

Katherine Klaire White
Katherine Klaire White

Notary Public
My commission expires: 1-31-2030



LEGAL DESCRIPTION

LOT 627 ACCORDING TO THE SURVEY OF WATERFORD COVE SECTOR 1, AS RECORDED IN MAP BOOK 28, PAGE 68 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.



Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/18/2026 08:09:26 AM
\$268.20 JOANN
20260318000077350

Allie S. Bevil