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03/19/2026 01:41:35 PM
MORTAMEN 1/8

This instrument is prepared by
Sara Marshall
SUN WEST MORTGAGE COMPANY, INC.
18303 Gridley Rd,
Cerritos, CA 90703
After recording return to

SUN WEST MORTGAGE COMPANY, INC.

18303 Gridley Rd,
Cerritos, CA 90703
NMLS ID: 3277
Loan #: 121099040300
New Loan #: 126044071200
Case No #: 222260799558
MIN #: 101457100000146029
SIS #: (1-888-679-6377)
Loan Type: VA

AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A MORTGAGE

This Agreement For Modification, Re-amortization, or Extension of a Mortgage is given between

Mortgage Electronic Registration Systems, Inc., ("MERS"), As Nominee for ACCELERATE MORTGAGE, LLC AND FURTHER ASSIGNED TO SUN WEST MORTGAGE COMPANY, INC., a California corporation on 22nd day of April, 2021, Its successors and assigns, ("Lender"); and

SCOTT TUCKER AND KRISTIE TUCKER, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP ("Borrower")

Premises herein are or will be improved by a one or two family dwelling
Subject Property: 150 CREEKWATER ST, HELENA, AL 35080

Recorded Date of Security Instrument: 29th day of June, 2021

Document: 20210629000313660

County: SHELBY
Original Principal Sum: \$469,890.00
New Note Amount: \$469,361.56

APN: 12 7 26 0 000 010.010

Legal Description: Attached as EXHIBIT "A" hereto as and by this reference made a part hereof



MIN #: 101457100000146029

SIS#: (1-888-679-6377)

Case No #: 222260799558

AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A MORTGAGE

This Agreement for Modification, Re-amortization, or Extension of a Mortgage ("Agreement"), made this 27th day of February, 2026, between SCOTT TUCKER AND KRISTIE TUCKER, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP ("Borrower"), ACCELERATE MORTGAGE, LLC AND FURTHER ASSIGNED TO SUN WEST MORTGAGE COMPANY, INC., a California corporation on 22nd day of April, 2021, Its successors and assigns ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS") ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") dated 8th day of April, 2021 and recorded in Document: 20210629000313660 of the State of ALABAMA Records of SHELBY County and (2) the Note, bearing the same date as, and secured by, the Security Instrument and (3) prior extensions or modifications of the Note and Security Instrument, if any. The Note and Security Instrument, together with any prior extensions or modifications thereof, are referred to in this Agreement as the "Mortgage" and the Mortgage covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

150 CREEKWATER ST, HELENA, AL 35080

the real property described being set forth as follows:

Attached as EXHIBIT "A" hereto as and by this reference made a part hereof.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Mortgage, Note or Security Instrument):

- 1 Under the terms of the Mortgage, there remains unpaid as of 1st day of March, 2026, the sum of U.S. \$438,052.40 of principal, \$20,981.52 of interest thereon and \$10,327.64 of advances made by the Lender aggregating to the "Unpaid Principal Balance" of U.S. \$469,361.56

The total capitalized amount is \$31,309.16

- 2 Lender has accepted or will hereby accept from the Borrower the sum of U.S.\$0.00 which is to be applied to the unpaid principal balance (including advances, if any), and the sum of U.S.\$0.00 which is to be applied to the delinquent interest due on the principal balance (including advances, if any), each of which amounts shall be applied as of the date of this Agreement.



- 3 After application of the amounts provided by Borrower as described in paragraph 2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Interest Bearing Portion of Unpaid Principal Balance at the yearly rate of 6.5%, from 1st day of March, 2026. Borrower promises to make monthly payments of principal and interest of U.S. \$2,966.68 plus escrow, 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 6.5% will remain in effect until principal and interest are paid in full. If on 1st day of March, 2056 (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.

Borrower will make such payments at 18303 GRIDLEY RD, CERRITOS, CA 90703 or at a different place if required by the Note Holder.

- 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 Mortgage/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 Mortgage.
- 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 Mortgage/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) "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.
- (g) 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.

7 Additional Agreement:

Borrower will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this Agreement. Borrower understands that either a corrected Agreement or a letter agreement containing the correction will be provided to him/her for his/her signatures.



At Lender's option, this Agreement will be void and of no legal effect upon notice of such error. If borrower elects not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and borrower will not be eligible for a modification.

BORROWER(s):

NAME	SIGNATURE	DATE
SCOTT TUCKER		20260308
KRISTIE TUCKER		3/8/26
NA	NA	NA

WITNESS(s):

NA	NA	NA
NA	NA	NA

*Witness (individual in addition to notary) required if property located in the state of Georgia

**Witness and 2nd witness required if property located in state of South Carolina, Connecticut and Florida. (2nd witness can also be notary)

**Witness and 2nd witness required if property located in the state of Louisiana and Virgin Islands. (2nd witness cannot be notary)

BY (SIGNATURE & DATE)	MERS: Mortgage Electronic Registration Systems, Inc. ("MERS"), As Nominee for ACCELERATE MORTGAGE, LLC AND FURTHER ASSIGNED TO SUN WEST MORTGAGE COMPANY, INC., A California Corporation, Its Successors and Assigns	
	x	x 3/17/2026
NAME	Poonkuzhali Vallinayagam	
TITLE	Assistant Secretary	

WITNESS(s):

NA	NA	NA
NA	NA	NA

*Witness and 2nd witness required for for property in South Carolina (2nd witness can be notary)

LOAN OFFICER:

BY (SIGNATURE & DATE)	x	x 3-17-26
NAME	x Maria Patricia Velasquez	
TITLE	Loan Officer - Sun West Mortgage Company Inc.	



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

BORROWER(s)

ACKNOWLEDGMENT:

State of Alabama)
County of Tuscaloosa)

On 3/8/26 before me, Randi Passmore
(Date) (Name of Notary)

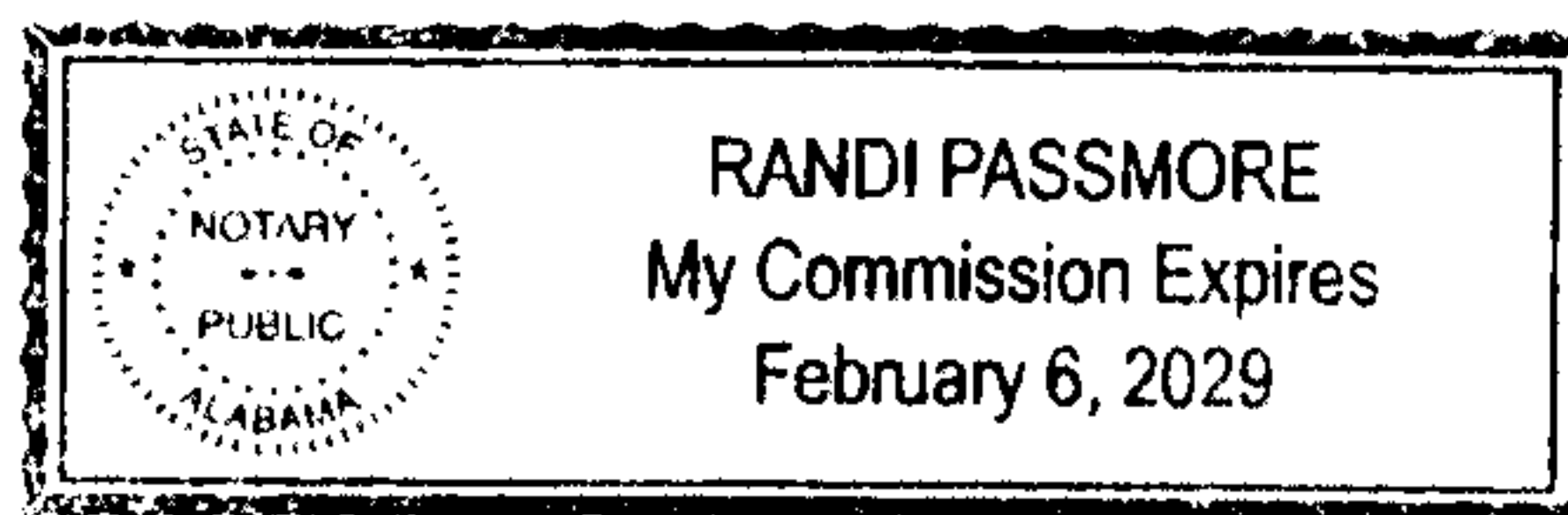
personally appeared SCOTT TUCKER AND KRISTIE TUCKER

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 Alabama that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Randi Passmore (Seal) 2/6/29 Notary Commission Expiration Date



ALL CAPACITY ACKNOWLEDGEMENT :

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 CA)
County of LOS ANGELES)

On 3/17/2026 before me, KETAN J. DOSHI, NOTARY PUBLIC
(Name of Notary)

personally appeared POONKUZHALI VALLINAYAGAM

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 CA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature [Handwritten Signature] (Seal)

NOVEMBER 9, 2027
Notary Commission Expiration Date

ALL CAPACITY ACKNOWLEDGEMENT :

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 CA)
County of LOS ANGELES)

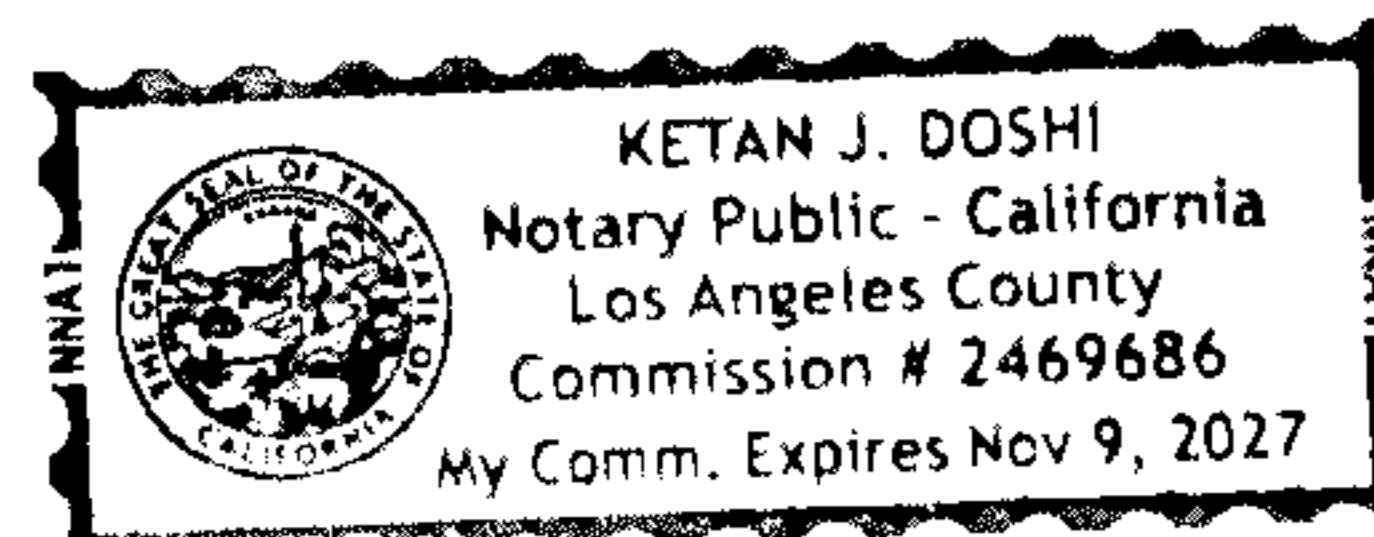
On 3/17/2026 before me, KETAN J. DOSHI, NOTARY PUBLIC
(Name of Notary)

personally appeared MARIA PATRICIA VELASQUEZ

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 CA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature [Handwritten Signature] (Seal)

NOVEMBER 9, 2027
Notary Commission Expiration Date



EXHIBIT A

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA, AND IS DESCRIBED AS FOLLOWS:

LOT 333, ACCORDING TO THE SURVEY OF CREEKWATER PHASE III A, AS RECORDED IN MAP BOOK 46, PAGE 100, IN THE OFFICE OF THE JUDGE OF PROBATE OF SHELBY COUNTY, ALABAMA.

Parcel ID:12 7 26 0 000 010.010



**Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/19/2026 01:41:35 PM
\$747.10 JOANN
20260319000080070**

Allie S. Bayl