

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: **November 07, 2023** Loan No: **0066043605**  
Original Loan Amount: **\$343,314.00** Investor Loan No: **0234547101**  
New Money: **\$0.00** FHA Case No.: **203703013-0357785**

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 16th day of February, 2026, between **LISA KAYE BROWN LOMBARDI, AN UNMARRIED WOMAN** whose address is **2028 LONESOME HEN LN, ALABASTER, AL 35007** ("Borrower") and **LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC** which is organized and existing under the laws of **The United States of America**, and whose address is **3637 Sentara Way, Virginia Beach, VA 23453** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **October 31, 2023** and recorded in **Instrument No: 20231107000327250** and recorded on **November 07, 2023**, 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 real and personal property described in the Security Instrument and defined therein as the "Property", located at

**2028 LONESOME HEN LANE, ALABASTER, AL 35007,**  
(Property Address)

the real property described being set forth as follows:

**Lot 319, Final Plat of Mallard Landing Phase 3, Sector 2, according to the map or plat thereof, recorded in Plat Book 57, Page(s) 73A, in the probate office of Shelby County, Alabama.**

**APN #: 23 7 25 1 001 001.002**

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):



HUD MODIFICATION AGREEMENT  
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1. As of **March 1, 2026**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$253,001.71**, 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. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **6.625%**, from **March 1, 2026**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,503.80**, 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. 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 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. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.
6. 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. Except as otherwise specifically provided in



HUD MODIFICATION AGREEMENT  
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this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

- 7. Borrower agrees to make and execute other documents or papers as may be necessary 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.

*Lisa Kaye Brown Lombardi* Date: 3/10/26  
**LISA KAYE BROWN LOMBARDI** -Borrower

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

State of Alabama

County of Tuscaloosa

I, Michelle Watkins Notary Public, hereby certify that  
(please print name)

**LISA KAYE BROWN LOMBARDI**, 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 10<sup>th</sup> day of March, A. D. 2026

*Michelle Watkins*  
(signature of officer)

My commission expires: March 27, 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**

3/23/26  
Date of Lender's Signature

\_\_\_\_\_  
[Space Below This Line For Acknowledgments] \_\_\_\_\_  
State of Florida

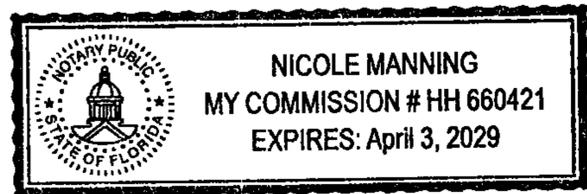
County of Broward

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

this 23 day of March, 2026 by Padmavalli Malakapalli, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

Nicole Manning  
(Signature of Notary Public - State of Florida)

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



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

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



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
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Allie S. Bayl