

Prepared by and when recorded, return to:

Bhvana Naresh
Wells Fargo Bank, N.A.
1801 Park View DR, MAC: N9162-01W
Shoreview, MN 55126
Phone Number: 813-221-4743
Attn: GNMA-Unrecorded Mod Affidavit

VERIFICATION OF MODIFICATION AGREEMENT

PARCEL ID: 27 5 15 0 001 008.000

STATE OF MINNESOTA

RAMSEY COUNTY: to wit:

BEFORE ME, the undersigned Notary Public, personally appeared
Katherine Claire 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: 02/11/2009

Executed by {Borrower(s)}: John Romanstine, Jr. and Shawn Romanstine, Husband and Wife

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

Filed of Record: In Book N/A, Page N/A and/or as Document Number 20090225000068100, in the Office of the Clerk/Register of Shelby County, State of Alabama on 02/25/2009

As last assigned to Wells Fargo Bank, NA, by Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Hamilton Mortgage Corporation, its successors and assigns at Book N/A, Page N/A and/or as Document Number 20110705000194580, in the Office of the Clerk/Register of Shelby County, State of Alabama on 07/05/2011.

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 12 day of March, 2026

Katherine Klaire White

Print Name: Katherine Klaire White

Title: Vice President

Company: WELLS FARGO BANK, N.A.

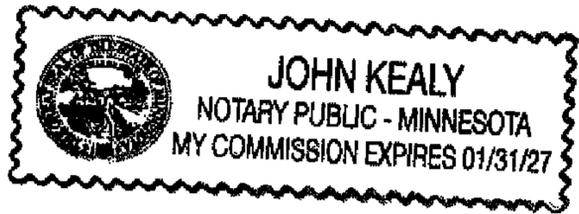
State of Minnesota

County of Ramsey

Signed and sworn to (or affirmed) before me on 3-12, 2026 by

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

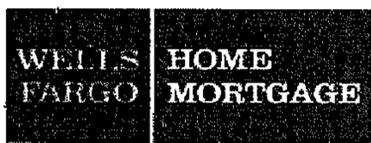
John Kealy
 John Kealy
 Notary Public
 My commission expires: 1-31-2027



LEGAL DESCRIPTION

A parcel of land in the SW1/4 of the SW1/4 of Section 15, Township 22 South, Range 3 West, Montevallo, Shelby County, Alabama, being more particularly described as follows: Commence at the SW corner of Section 15, Township 22 South, Range 3 West, Montevallo, Shelby County, Alabama; thence run East along the Section line 130.03 feet to an iron pin and the point of beginning; thence continue last course 130.03 feet; thence turn left 91 deg. 03 min. 34 sec. And run North 161.28 feet to an iron pin on the South side of UTE Street (Cour D'Alene); thence turn left 89 deg. 21 min. 45 sec. and run West 130.10 feet along the south side of said street to an iron pin; thence turn left 90 deg. 40 min. and run south 160.33 feet to the point of beginning.

All lying and being in Shelby County, Alabama.



Wells Fargo Home Mortgage
MAC W0151-053
210 Wildwood Parkway
Birmingham, AL 35209
Tel: 877 913 3376 Toll Free

MODIFICATION AGREEMENT
LOAN NUMBER _____
PROPERTY ADDRESS 72 Coeur D'alene ~~8~~ AL
Montevallo AL 35115

Borrower's Representations

THIS LOAN MODIFICATION AGREEMENT made on April 10, 2013, by and between John Romanstine Jr and Shawn Romanstine (the "Borrower(s)") and Wells Fargo Bank, N. A. (the "Lender") amends and supplements that certain Note and Mortgage or Deed of Trust dated 02/11/2009.

WHEREAS, Borrower has requested, and Lender has agreed, to modify the terms of the Note and Security Instrument as follows:

1. Borrower filed for relief under Chapter 13 of the United States Bankruptcy Code on 04/08/2011.
2. At the Borrowers request, the borrower and counsel for both parties agree to address the defaulted amount by means of a loan modification.
3. Borrower received the consent of the United States Bankruptcy Court or equivalent, to modify the mortgage on 04/04/2013, copy of which will be attached to the agreement, Borrower received or will receive a discharge of debt pursuant to the United States Bankruptcy Code on or about TBD.
4. Prior to filing for relief under the United States Bankruptcy Code, Borrower agreed to repay the above referenced loan pursuant to the Note and Security Instrument between Lender and Borrower. Such agreement granted Lender a valid security interest and an enforceable lien on the property securing the loan.
5. Borrower, during the course of the bankruptcy case referenced above, did not, and does not intend to reaffirm the debt.
6. Borrower desires to retain the Property securing the Note, and acknowledges that Lender's security interest and lien are still valid and enforceable.
7. Borrower acknowledges and understands that he/she is not obligated to enter into this Agreement, and that he/she is entering into this Agreement at Borrower's request, voluntarily and with no coercion or pressure from Lender, for the sole purpose of retaining the Property. Borrower understands that he/she has no personal obligation to repay the debt secured by the Property if said debt is discharged in bankruptcy without a valid reaffirmation agreement.

MSR (AFTER READING THIS PARAGRAPH, BORROWER MUST INITIAL HERE.)

Lender's Representations

8. Lender acknowledges (1) that Borrower may have received a discharge in bankruptcy or already has received a discharge in Bankruptcy, (2) that the debt from the Borrower to Lender may be discharged and (3) that Borrower may have no personal obligation to pay the debt secured by the Property.
9. Lender, despite such discharge, retains a valid and enforceable security interest in and lien on the Property. BK010/D03/1

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Wells Fargo Home Mortgage
 MAC W0151-053
 210 Wildwood Parkway
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10. Borrower desires to retain the Property securing this debt, and Lender has agreed to such request, in exchange for payment to Lender of the debt secured by the Property in the manner specified herein. Therefore, in consideration of the mutual representations and the other consideration expressed herein, Borrower and Lender jointly agree as follows:
1. Borrower desires to retain, and Lender agrees to allow Borrower to retain the Property under the conditions in this Agreement.
 2. Borrower and Lender agree that the consideration for this Agreement is Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of the Borrower's default of its obligations thereunder.
 3. Borrower and Lender acknowledge and agree that this Modification Agreement does not affect the discharge of the Borrower's personal liability on the debt.
 4. Borrower acknowledges that the Lender has incurred, paid, or otherwise advanced taxes, insurance premiums, and other expenses necessary to protect or enforce its security interest in the Note and Security Instrument, and that such costs and expenses, together with accrued interest, in the total amount of \$12,804.62 have been added to the indebtedness under the terms of the Note and Security Instrument, and that as of 04/10/2013, the amount, including the amounts which have been added to the indebtedness, payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$237,625.84.
 5. Borrower shall pay the Modified Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the unpaid principal balance at the yearly rate of 3.375%, beginning 04/01/2013. The Borrower shall make monthly payments of principal and interest of U.S. \$1,050.53 (not including escrow deposit), beginning on 05/01/2013 and continuing thereafter on the same day of each succeeding month until Lender has received all principal and interest payable under the Note and Security Instrument. If on 04/01/2043 (the "Modified Maturity Date"), there are still amounts due and owing under the Note and Security Instrument, as amended by this Modification, the Borrower will pay these amounts on the Modified Maturity Date. The Borrower will make such payments at Lender or at such other place as the Lender may require.
 6. Notwithstanding any monthly payments hereunder, Borrower understands that (1) Lender's sole recourse is the enforcement of its security interest in the Property and any action which may exist in relation to the Property itself and that (2) nothing in this Agreement revives or purports to revive any debt, or create any personal liability or obligation for a debt, that was discharged in bankruptcy. *JR SR* (BORROWER MUST INITIAL HERE.)

BK010/D03/2

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7. Notwithstanding any other covenant, agreement or provision of the Note and Security Instrument, as defined in the Modification Agreement, the Borrower(s) agree as follows:

If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate possession of the Property secured by the Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal and or bankruptcy law as of the date of this Modification Agreement. 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 cure this default pursuant to the terms of the Security Instrument. If Borrower fails to cure the default prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower. Lender's rights and remedies extend only to the Property, and any action related to the Property itself and not to recovery of any amount owed to Lender under the Note which has been discharged in bankruptcy.

8. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, included without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that are required by the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the effective date of this Modification Agreement:

- (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.
- (c) All terms and provisions of the Note and Security Instrument that provide that Borrower is personally liable to pay the debt secured by the Property, if a Discharge is received in the bankruptcy case.

9. If Borrower fails to pay Lender the amount due and owing or to pay any monthly payment on the dates above, Borrower shall surrender the Property to Lender. If Borrower fails or refuses to surrender the Property to Lender, Lender may exercise any and all remedies to recover the Property as may be available to Lender pursuant to its security interest and lien and applicable law. ~~Together~~ we'll go far





Filed and Recorded
Official Public Records
Judge of Probate, Shelby County Alabama, County
Clerk
Shelby County, AL
03/25/2026 08:30:40 AM
\$397.55 BRITTANI
20260325000084510

Allie S. Bayl



Wells Fargo Home Mortgage
MAC W0151-053
210 Wildwood Parkway
Birmingham, AL 35209
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- remedies may include the recovery of reasonable attorney's fees actually incurred, plus legal expenses and expenses for entering on the Property to make repairs in any foreclosure action filed to enforce the Lender lien. Lender's rights and remedies extend only to the Property, and any action related to the Property itself and not to recovery of any amount owed to Lender under the Note as modified herein, which has been discharged in bankruptcy.
10. This Agreement shall be construed pursuant to the laws of the state in which the property is located.
 11. NOTHING CONTAINED HEREIN SHALL BE CONSTRUED TO BE A WAIVER OF THE BORROWER'S DISCHARGE, AN ATTEMPT TO COLLECT AGAINST THE BORROWER PERSONALLY, OR AN ATTEMPT TO REVIVE PERSONAL LIABILITY.
 12. Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
 13. If included, the undersigned borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure.

CORRECTION AGREEMENT: The undersigned borrower(s), for and in consideration of the approval, closing and funding of this Modification hereby grants Wells Fargo Home Mortgage, 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. JR SR (Borrower Initial)

John Romanstine Jr 4/17/13
 _____ /Date
 John Romanstine Jr
Shawn Romanstine 4/17/13
 _____ /Date
 Shawn Romanstine

Ashley M. Larson 5/19/13
 _____ /Date
 Wells Fargo Bank, N. A. , Officer/Date
 BK011/D03/4

Ashley M. Larson
Vice President Loan Documentation

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