

20110324000093170 1/4 \$21.00
Shelby Cnty Judge of Probate, AL
03/24/2011 12:00:33 PM FILED/CERT

This document prepared by:

Individual's Name/Title:

SHANNON MITCHELL

Post Office Address:

U.S. BANK, NA

4801 FREDERICA STREET

OWENSBORO, KENTUCKY 42301

When Recorded mail to: #6554326

First American Title

Loss Mitigation Title Services 12100.8

P.O. Box 27670

Santa Ana, CA 92799

RE: ROBINSON - BMPG+

[Space Above This Line For Recording Data]

Original Recorded Date: **APRIL 8, 2004**

Freddie Mac Loan No. **692388494**

Original Principal Amount: \$ **93,600.00**

Loan No. **7892516544**

MERS MIN **100021278925165446**

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon Note Addendum and Balloon Rider)

**TWO ORIGINAL BALLOON LOAN MODIFICATIONS MUST BE
EXECUTED BY THE BORROWER:**

**ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS
WHERE THE SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), entered into effective as of the **2ND** day of **FEBRUARY, 2011**, between **ROSS ROBINSON, UNMARRIED**

("Borrower") and **U.S. BANK, NA**

("Lender"),

AND MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated **APRIL 2, 2004**, securing the original principal sum of U.S. \$ **93,600.00**,

and recorded in **Instrument No. 20040408000182520**,

of the **Official** Records of **SHELBY COUNTY, ALABAMA**,

[Name of Records]

[County and State, or other jurisdiction]

and (2) the Balloon Note bearing the same date as, and secured by the Security Instrument, (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property," located at:

230 CALLOWAY LANE, PELHAM, ALABAMA 35124

[Property Address]

MULTISTATE BALLOON LOAN MODIFICATION--Single Family--Freddie Mac UNIFORM INSTRUMENT Form 3293 1/01 (page 1 of 4)

CoreLogic Document Services

ALABAMA

CoreLogic, Inc.

CLDS# ALFR3293 Rev. 06-10-08

7892516544

the real property described being set forth as follows:

**LOT 53, ACCORDING TO THE MAP AND SURVEY OF CALLOWAY COVE, PLAT
NO 1, AS RECORDED IN MAP BOOK 31, PAGE 67, IN THE PROBATE
OFFICE OF SHELBY COUNTY, ALABAMA**

To evidence the election by the Borrower of the [Conditional Right to Refinance] [Conditional Modification and Extension of Loan Terms] as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of **APRIL 1, 2011**, the amount payable under the note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **82,521.14**.
3. The Borrower promises to pay the 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 **5.000 %**, beginning **APRIL 1, 2011**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **503.72**, beginning on the **1ST** day of **MAY, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **APRIL 01, 2034**, (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date.

The Borrower will make such payments at **4801 FREDERICA STREET**,
OWENSBORO, KENTUCKY 42301
or at such other place as the Lender may require.

4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and the Security Instrument, including 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 the Borrower is obligated to make under the Security Instrument; however, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever cancelled, null and void, as of the maturity date of the Note.

5. Nothing in this Modification 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 this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.



20110324000093170 3/4 \$21.00
Shelby Cnty Judge of Probate, AL
03/24/2011 12:00:33 PM FILED/CERT

7892516544

To be signed and dated by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note and Security Instrument.

Ross Robinson

ROSS ROBINSON

_____(Seal)
- Borrower/Date

_____(Seal)
- Borrower/Date

_____(Seal)
- Borrower/Date

_____(Seal)
- Borrower/Date

_____(Seal)
- Borrower/Date

_____(Seal)
- Borrower/Date

Deborah Haynes

Deborah Haynes

-Witness Signature and Printed Name

Mary G Phillips

Mary G Phillips

-Witness Signature and Printed Name



20110324000093170 4/4 \$21.00
Shelby Cnty Judge of Probate, AL
03/24/2011 12:00:33 PM FILED/CERT

7892516544

[Space Below This Line For Acknowledgments]

BORROWER ACKNOWLEDGMENT

The State of ALABAMA

County Shelby

I _____ hereby certify that _____
ROSS ROBINSON

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 14th day of February, 2011.

Jeri B. Robinson
Style of Officer

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: March 27, 2013
BONDED THRU NOTARY PUBLIC UNDERWRITERS