
20130205000049030 1/9 \$412.35
Shelby Cnty Judge of Probate, AL
02/05/2013 08:13:44 AM FILED/CERT

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

This document was prepared by
Home Retention Services, Inc.,
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124
By: Myra LeBlanc, VP

LOAN MODIFICATION AGREEMENT

Order ID: 9243417
Loan Number: 22648629
Borrower: KAREN SHADER

Project ID: 9243417

Original Loan Amount: \$246,489.00
Recording Reference: See Exhibit 'B'



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Modification Agreement

Bank of America  **Home Loans**


After Recording Return To:
Bank of America, N. A.
C/O Home Retention Group
9700 Bissonnet Street
Suite 1500
Houston, TX 77036

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT -- Single Family -- Fannie Mae/Freddie Mac UNIFORM
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 1 of 9)



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MODIFICATION AGREEMENT

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 2 of 9)


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LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on July 22, 2011 between KAREN K SHADER (the "Borrower(s)") and Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 25th day of August, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 5275 BIRDSONG ROAD, BIRMINGHAM, AL 35242.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of two hundred fifty thousand eight hundred forty six and 09/100, (U.S. Dollars) (\$250,846.09). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on September 1, 2041.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. 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 Security Instrument shall remain unchanged, and the Borrower[s] and Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM
INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 3 of 9)




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In Witness Whereof, the Lender and I have executed this Agreement.



Borrower KAREN SHADER (Seal)

Date 1/23/13

Borrower (Seal)

Date

[Space Below This Line For Acknowledgement]

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family - Fannie Mae/Freddie Mac UNIFORM
INSTRUMENT - Form 3157 3/09 (rev. 8/09) (Page 4 of 9)



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Shelby Cnty Judge of Probate, AL
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State of ALABAMA
County of: Pike

On this 23rd day of January, 2013, I, Diane Aman, a Notary Public in and for said county and in said state, hereby certify that KAREN SHADER, whose name(s) is signed to the foregoing conveyance, and who is known to me, acknowledged before me that, being informed of the contents of the conveyance, she executed the same voluntarily and as she act on the day the same bears date.

Given under my hand and seal of office this 23rd day of January, 2013.

Diane Aman
Notary Public Printed Name

Diane Aman
Notary Public

My Commission Expires: _____

DIANE AMAN, NOTARY PUBLIC
THE STATE OF ALABAMA
MY COMMISSION EXPIRES AUG. 6, 2013

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DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP

By: Stewart Lender Services, Inc., its attorney in fact

By: *Karen Richardson*

Karen Richardson, A.V.P., Stewart Lender Services, Inc.

1/30/13

Date

STATE OF TEXAS

COUNTY OF HARRIS



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On January 30, 2013 before me, Casey Human Notary Public-Stewart Lender Services, Inc., personally appeared Karen Richardson, A.V.P., Stewart Lender Services, Inc. personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature *Casey Human*
Casey Human



My commission expires: July 16, 2016

Signatures continue on the following page

DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL USE ONLY

**Mortgage Electronic Registration Systems, Inc. (MERS), as Nominee for Bank of America, N.A., for
itself or as successor by merger to BAC Home Loans Servicing, LP**

By: *Karen Richardson*

1/30/13

Karen Richardson, Vice President

Date



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02/05/2013 08:13:44 AM FILED/CERT

STATE OF TEXAS

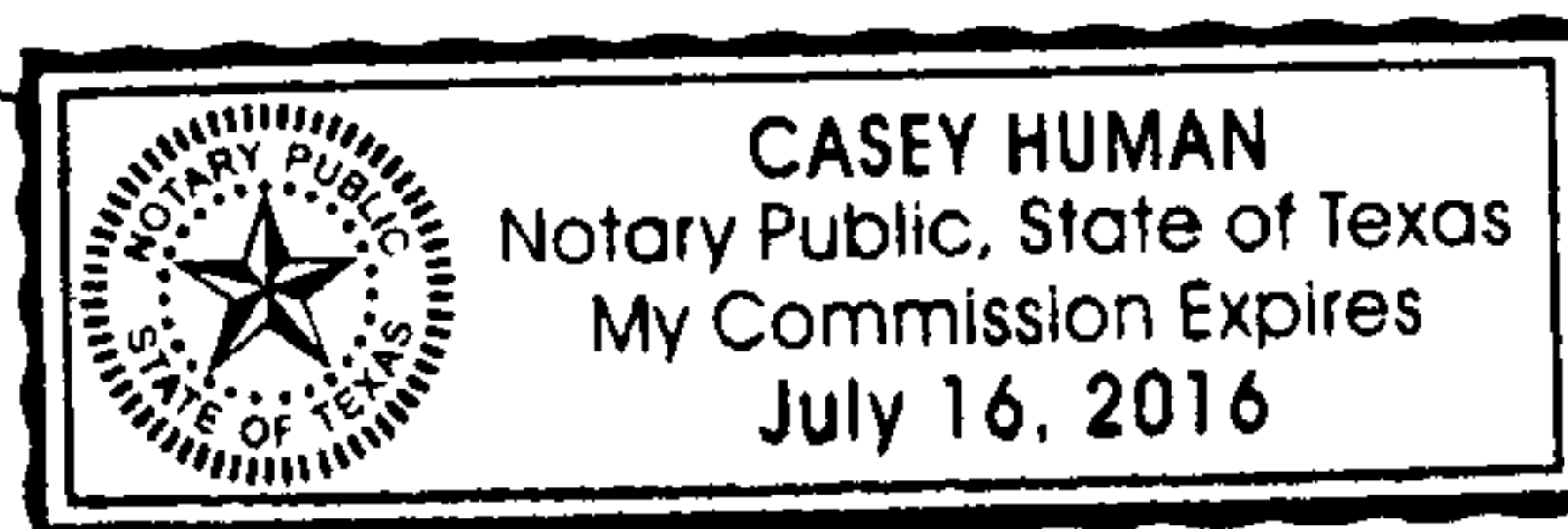
COUNTY OF HARRIS

On January 30, 2013 before me, Casey Human Notary Public-Stewart Lender Services, Inc., personally appeared Karen Richardson, Vice President of Mortgage Electronic Registration Systems, Inc. (MERS), as Nominee for Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature *Casey Human*

Casey Human



My commission expires: July 16, 2016

Recording Requested by/After Recording Return To:

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

Order ID: 9243417
Loan Number: 22648629

Project ID: 9243417

EXHIBIT B

Borrower Name: KAREN SHADER
Property Address: 5275 BIRDSONG ROAD, BIRMINGHAM, AL 35242

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 01/27/2009 as Instrument/Document Number: 20090127000025870, and/or Book/Liber Number: N/A at Page Number: N/A in the real records of SHELBY County, State of AL.

Additional County Requirements:

Original Loan Amount: \$246,489.00
Current UPB: 250,846.09

