



20130205000049070 1/6 \$214.80
Shelby Cnty Judge of Probate, AL
02/05/2013 08:27:11 AM FILED/CERT

This Document Prepared By:
NICOLE AYER
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301
(800) 365-7772

~~When recorded mail to:~~ #:6954251

First American Title
Loss Mitigation Title Services 12106.1
P.O. Box 27670
Santa Ana, CA 92799
RE: YOUNG - PROPERTY REPORT

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

Source of Title:

Tax/Parcel No. 284201001016063

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Original Principal Amount: \$130,000.00

Freddie Mac Loan No.:406110808

Unpaid Principal Amount: \$121,597.14

MERS Min: 100021278925123189

New Principal Amount \$125,137.04

MERS Phone #: (888) 679-6377

New Money (Cap): \$3,539.90

LOAN MODIFICATION AGREEMENT

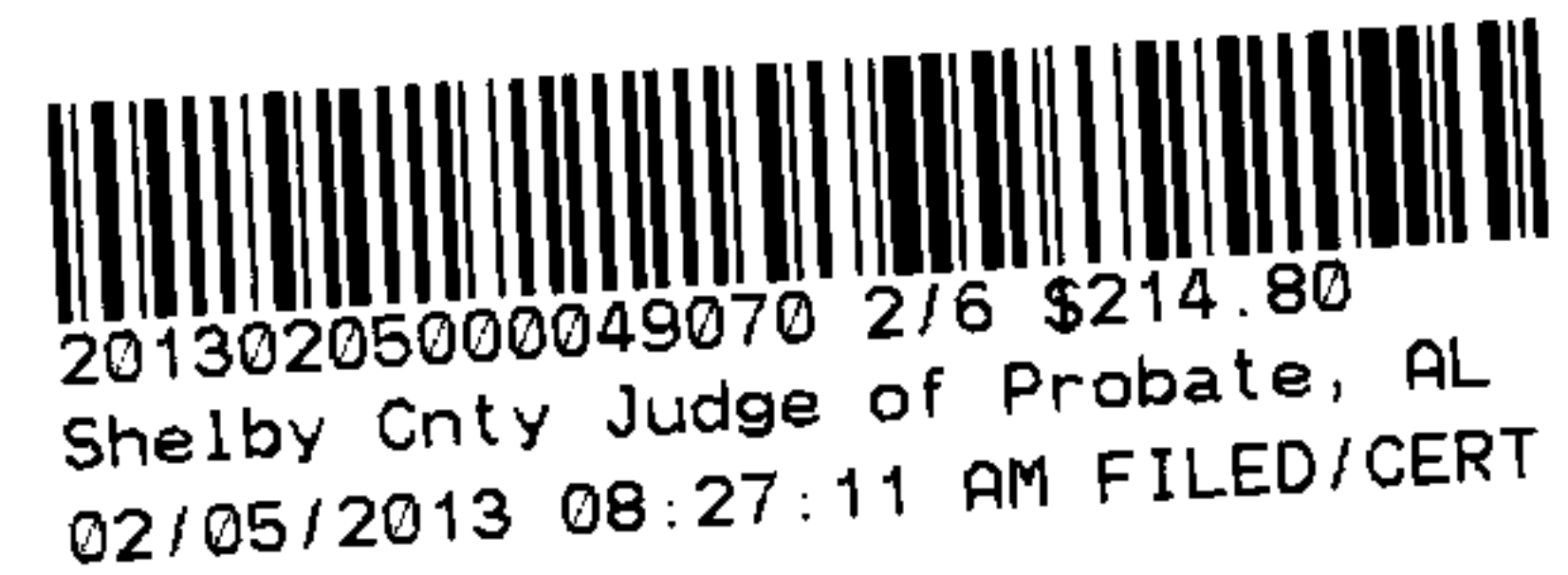
(To a Fixed Interest Rate)

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this 9TH day of JULY, 2012, between U.S. BANK N.A. whose address is 4801 FREDERICA ST, OWENSBORO, KY 42301 ("Lender") AND MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") ("Mortgagee") (solely as nominee for Lender and Lender's successors and assigns), with a mailing address of P.O. Box 2026, Flint, Michigan 48501-2026, and a street address of 1901 E Voorhees Street, Suite C, Danville, IL 61834, Tel. (888) 679-MERS, and SHAMEL YOUNG, AND WIFE AND JAMEKE M YOUNG, whose address is 607 MERIWEATHER DR, CALERA, ALABAMA 35040 ("Borrower"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest
rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161
03202012_57
First American Mortgage Services

WD12106.1 7892512318



DECEMBER 14, 2006, in the original principal sum of U.S. **\$130,000.00** and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and recorded on **DECEMBER 20, 2006** in **INSTRUMENT NO. 20061220000618290 BOOK , AT PAGE(S)**, of the **OFFICIAL** Records of **SHELBY COUNTY, ALABAMA**. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

607 MERIWEATHER DR, CALERA, ALABAMA 35040
[Property Address]

the real property described being set forth as follows:

LOT 80, ACCORDING TO THE SURVEY OF MERIWEATHER, SECTOR 4, AS RECORDED IN MAP BOOK 29 PAGE 93 IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA; BEING SITUATED IN SHELBY COUNTY, ALABAMA.

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

1. Current Balance. As of **AUGUST 1, 2012**, the amount payable under the Note and Security Instrument (the "New Principal Balance") is U.S. **\$125,137.04**. **\$9,819.64** of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and I will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$115,317.40**.
2. Interest Rate. Borrower promises to pay the Interest Bearing Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **5.0000%**, beginning **AUGUST 1, 2012**, both before and after any default described in the Note. The yearly rate of **5.0000%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. **\$556.06**, beginning on the **1ST** day of **SEPTEMBER, 2012**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **AUGUST 1, 2052**, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at
4801 FREDERICA ST, OWENSBORO, KY 42301
or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.



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6. Property Transfer. 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 given in accordance with Section 15 of the Security Instrument, 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 this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.

"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, or 1901 E Voorhees Street, Suite C, Danville, IL 61834, tel. (888) 679-MERS.



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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 where otherwise specifically provided in 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.

In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.

By Shanan Owen (print name)
Assistant Secretary of MERS (title)

8-14-12
Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

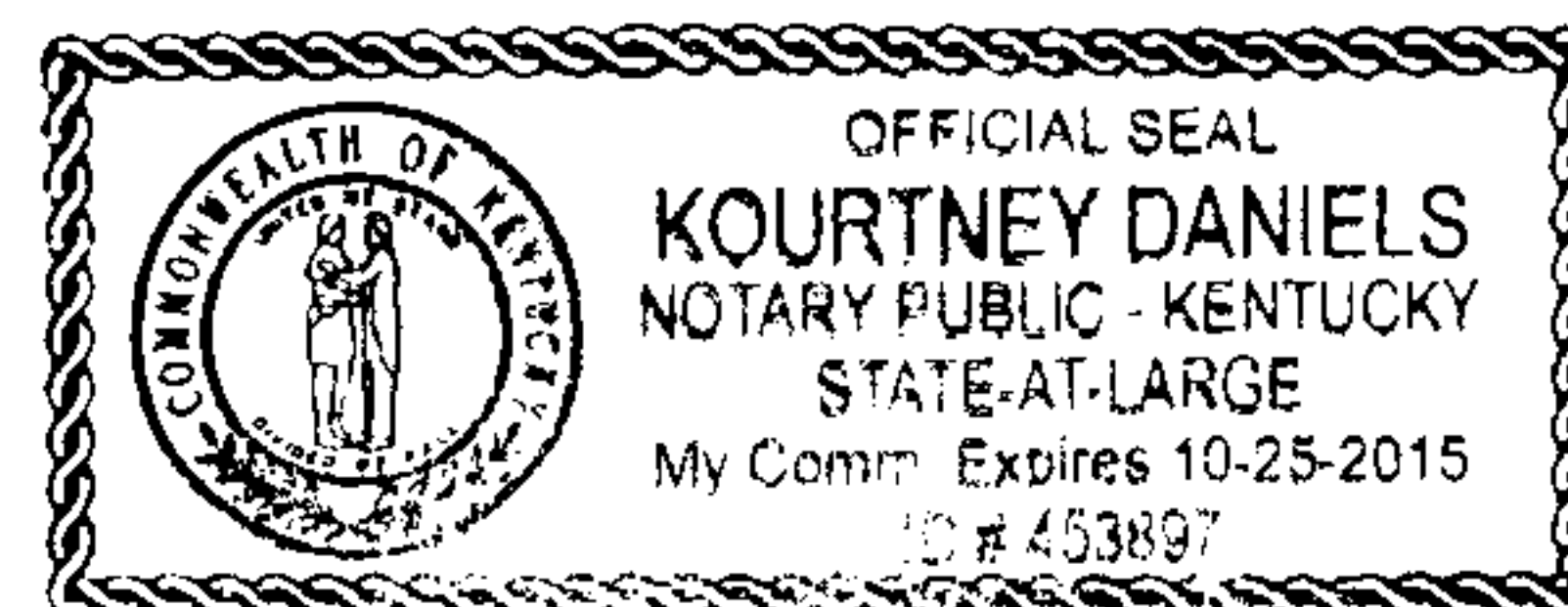
The State of KENTUCKY
BOYD County

I, KOURTNEY DANIELS, a NOTARY in and for said County in said State,
hereby certify that SHANAN OWEN whose name as
ASST. SECRETARY
of the NATIONAL ASSOCIATION, US BANK

is a corporation, 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, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 16 day of Aug., 2012.

Kourtney Daniels
(Style of Officer)



[Handwritten Signature]

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Mortgage Electronic Registration Systems, Inc.

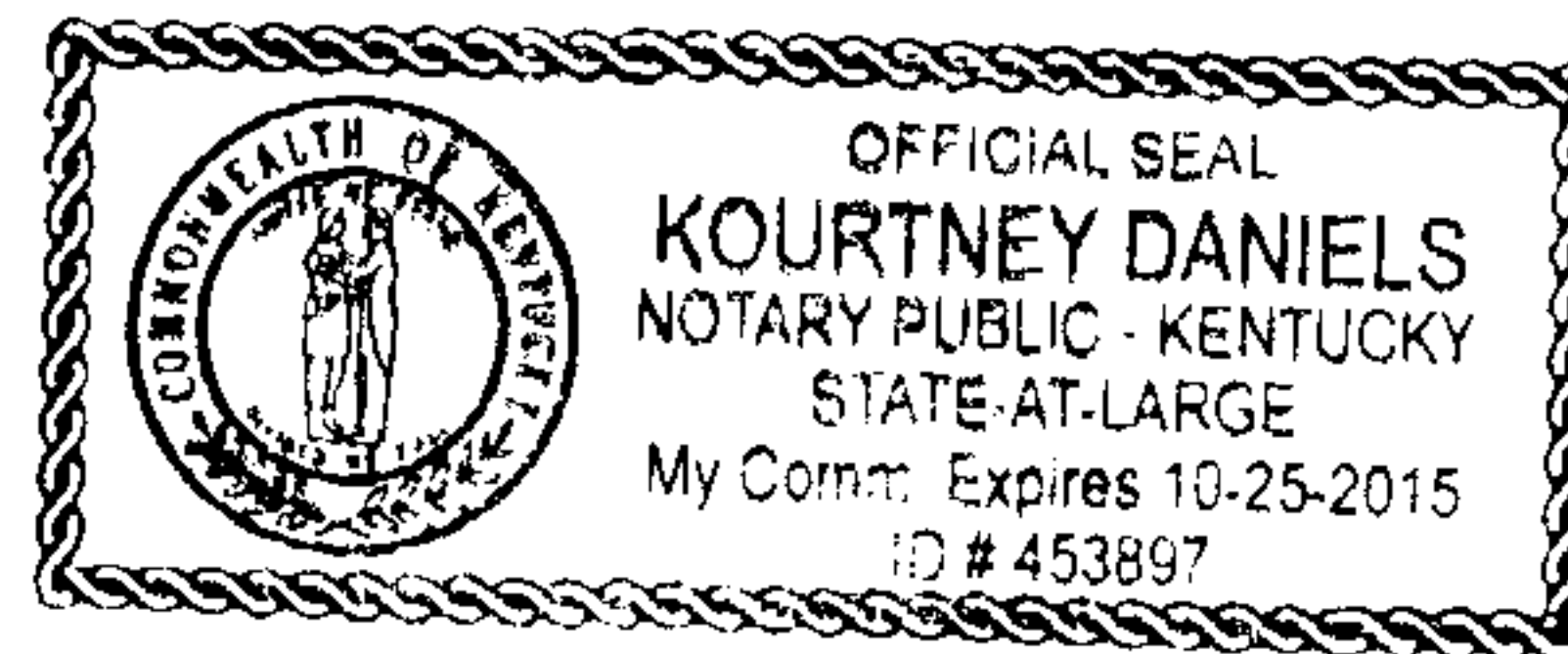
-Mortgagee

The State of Kentucky
Davies County)

I, Kourtney Daniels, a Notary in and for said County in said
State, hereby certify that Shuanan Owen whose name as
ASST. SECRETARY of
the NATIONAL ASSOCIATION, US BANK
a corporation, 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, as such officer and with full authority,
executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 14 day of July, 2012.

[Handwritten Signature: Kourtney Daniels]
(Style of Officer)



In Witness Whereof, I have executed this Agreement.

Shamel Young (Seal)
Borrower
SHAMEL YOUNG
7-12-12
Date

Jameke M Young (Seal)
Borrower
JAMEKE M YOUNG
7/12/2012
Date

____ (Seal)
Borrower

Date

____ (Seal)
Borrower

Date

____ (Seal)
Borrower

Date

____ (Seal)
Borrower

Date

____ [Space Below This Line for Acknowledgments] _____

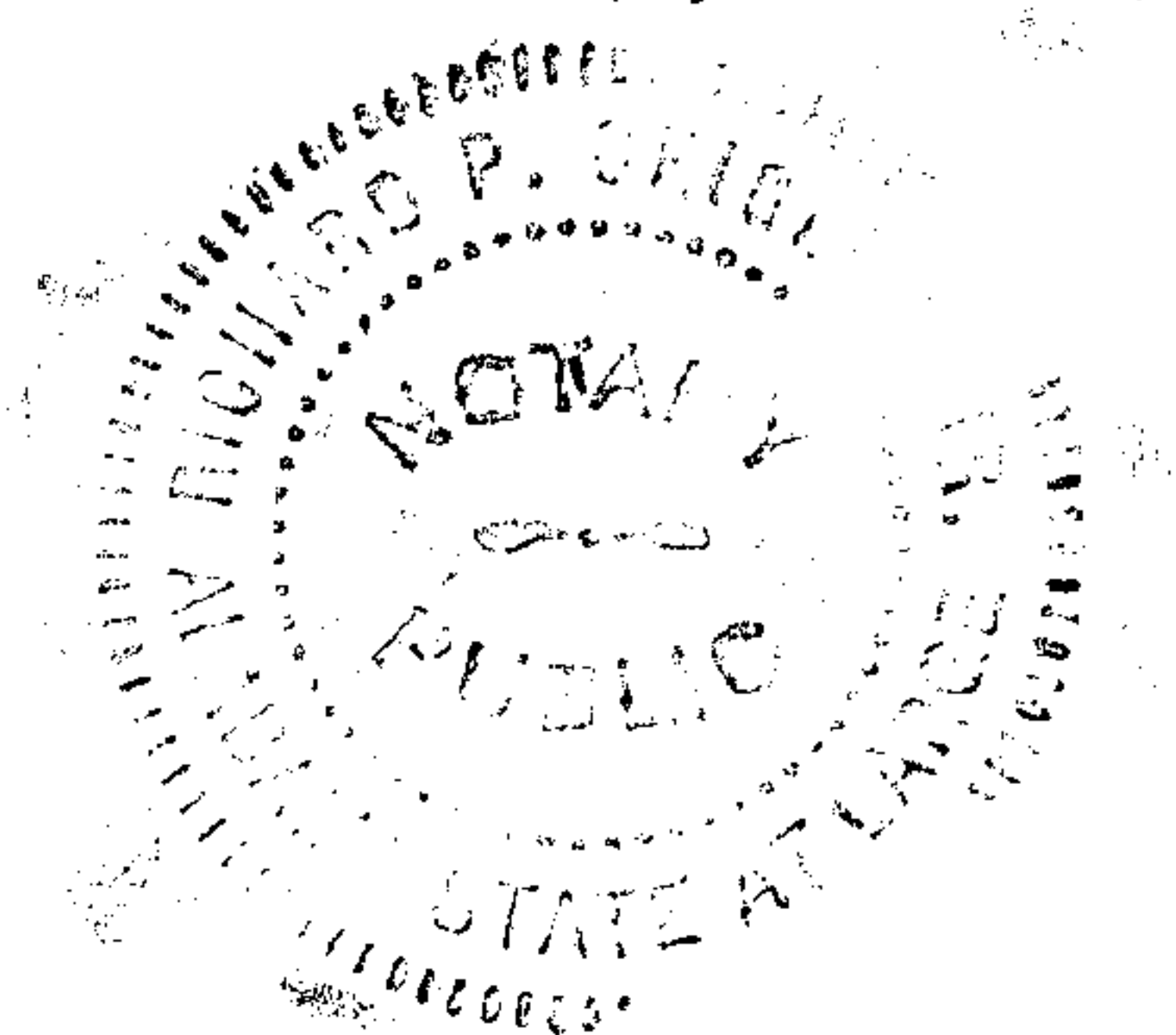
BORROWER ACKNOWLEDGMENT

The State of **ALABAMA**)
SHELBY County)

I, R. P. CRIGLER, JR. hereby certify that _____
SHAMEL YOUNG, JAMEKE M YOUNG 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 12TH day of JULY, 2012.

RP Crigler Jr
(Style of Officer)



YOUNG
45622478 AL
FIRST AMERICAN ELS
MODIFICATION AGREEMENT