

20130502000179480 1/4 \$201.90  
Shelby Cnty Judge of Probate, AL  
05/02/2013 01:47:22 PM FILED/CERT

Recording Requested by

Bank of America, N.A.

WHEN RECORDED MAIL TO: *Rob Klein*

Bank of America, N.A.

1001 Liberty Avenue, Suite 675

Pittsburgh, PA 15222

This document was prepared by Bank of America, N.A.

See Exhibit B for assignments of record if applicable

*399 258-7777*

*ANN GRASSE  
1001 LIBERTY AVE, STE. 675  
PITTSBURGH, PA 15222  
Space Above for Recorder's Use*

#### LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on January 24, 2013 between RHONDA G HUGHES (the "Borrower(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Servicer ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 21st of July, 2010 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property' (See Exhibit A for Legal Description if applicable), located at 144 POLO DOWNS, CHELSEA, AL 35043.

The real property described being set forth as follows: *NEW MONEY \$0.00*

#### **SAME AS IN SAID SECURITY INSTRUMENT**

*PREV. REC INFO. 7/8/2010 INSTR# 20100708000217540*

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 one hundred twenty thousand five hundred twenty-two and 27/100, (U.S. Dollars) (\$120,522.27). This debt is evidenced 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 February 1, 2043. 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.

SIGNED AND ACCEPTED THIS 12<sup>TH</sup> DAY OF FEBRUARY 2013

BY

Rhonda G. Hughes

RHONDA G HUGHES

Marital Status (mark one):

☐ Single ☐ Married ☒ Divorced

☐ Widowed

☐ Decline to Provide ☐ Other: \_\_\_\_\_

Marital Status (mark one):

☐ Single ☐ Married ☐ Divorced

☐ Widowed

☐ Decline to Provide ☐ Other: \_\_\_\_\_

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of ALABAMA, County of SHELBY On this 12 day  
of FEBRUARY 2013 before me the undersigned, a Notary Public in and for said State,  
personally appeared RHONDA G HUGHES known to me, or proved to me on the basis  
of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the  
foregoing instrument and acknowledged  
that RHONDA HUGHES executed the same.

Witness my hand and official seal.

Andrew L. Woolley

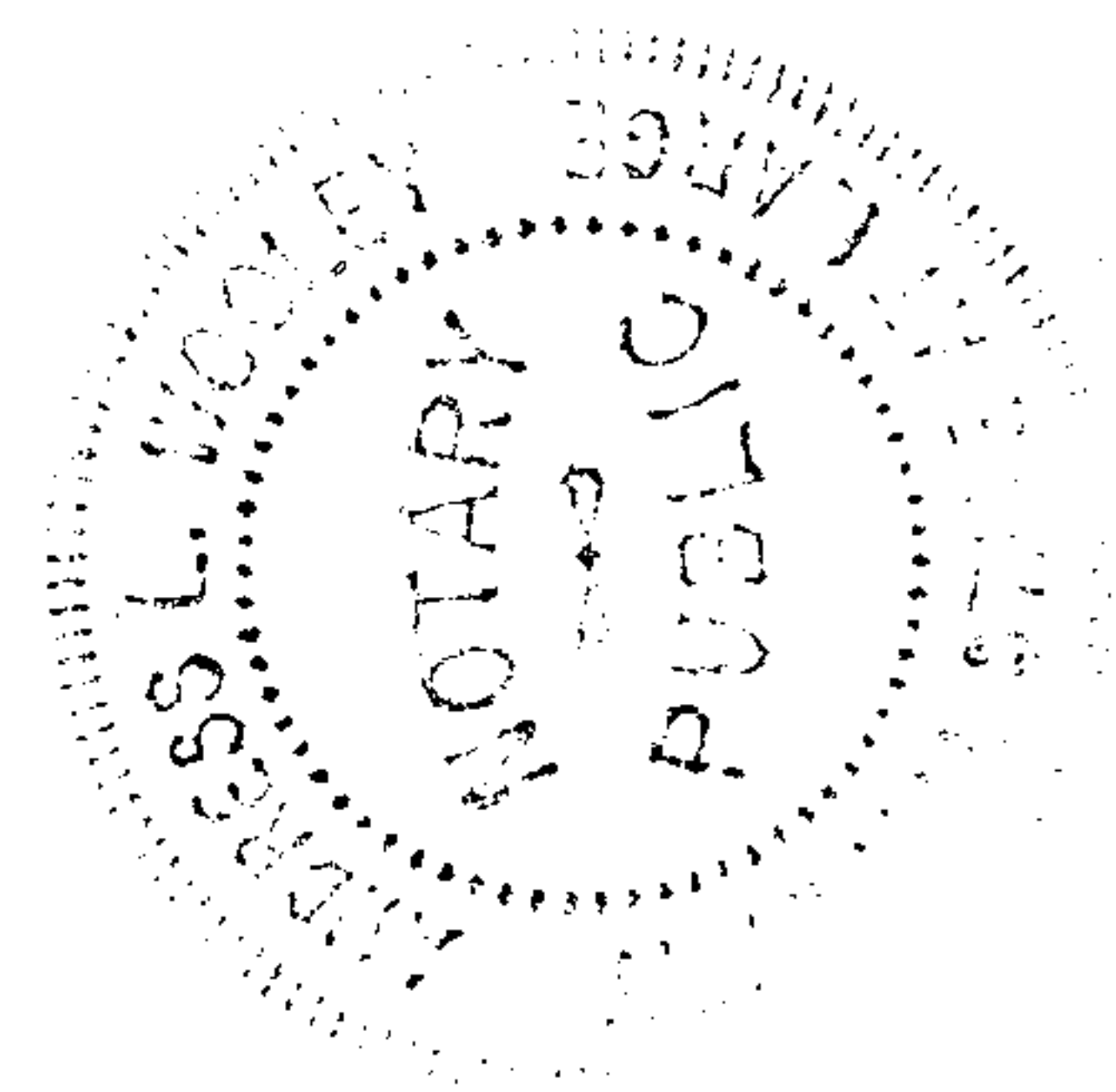
Notary Signature

Andrew L. Woolley

Notary Public Printed Name Place Seal Here

9-19-2015

Notary Public Commission Expiration Date





DO NOT WRITE BELOW THIS LINE

\*\*\*\*\*

THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

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

By: Urban Settlement Services, LLC, its attorney in fact

By:

Dated:

MAR 04 2013



Name: **Matthew Pittman**  
Title : **ASSISTANT SECRETARY**

[Space below this line for Acknowledgement]

STATE OF Colorado  
COUNTY OF Broomfield

On 3/4/13 before me, Lynn Holdsworth Notary Public, personally  
appeared Matthew Pittman

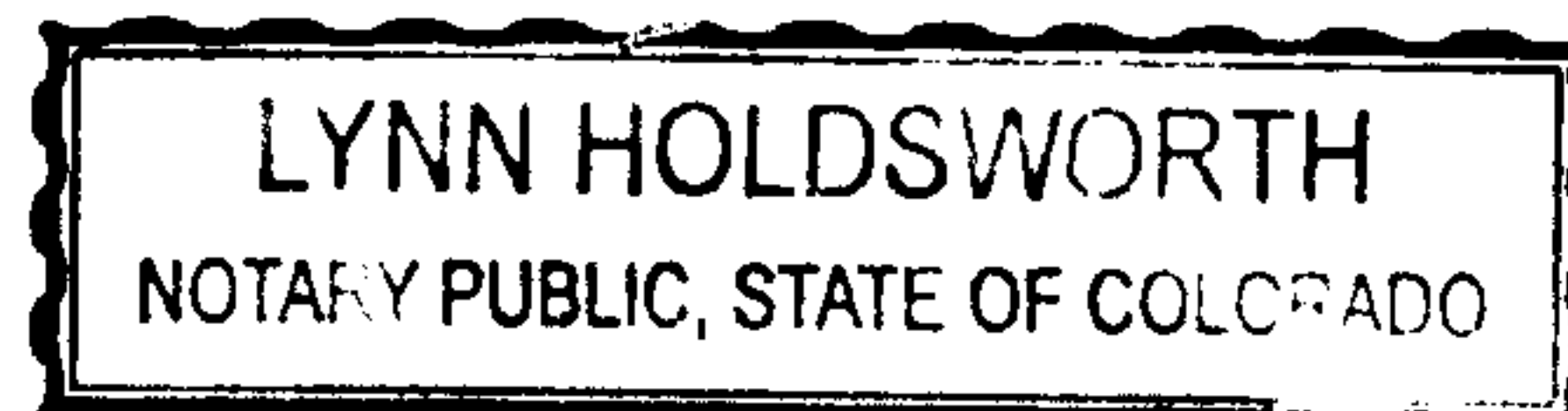
personally known to me (or proved to me on the basis of satisfactory evidence) to be  
the person(s) whose name(s) is/are subscribed to the within instrument and  
acknowledged to me that he/she/they executed the same in his/her/their authorized  
capacity(ies), and that by his/her/their signatures (s) on the instrument the person(s), or  
entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

\_\_\_\_\_  
Notary Signature

Lynn Holdsworth Notary Public Printed Name Place Seal Here

DEC 27 2015 Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015



EXHIBIT "A"

LEGAL DESCRIPTION

Lot 218, according to the Survey of The Village at Polo Crossings, Sector 1, as recorded in Map Book 39, Page 42A, 42B & 42C, in the Probate Office of Shelby County, Alabama.



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