

**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: 8775353
Loan Number: 197217670
Borrower: AMY WINDHAM

Project ID: 8775353

Original Loan Amount: \$117,012.00

Recording Reference: See Exhibit 'B'




20130506000185060 1/9 \$207.45
Shelby Cnty Judge of Probate, AL
05/06/2013 12:57:44 PM FILED/CERT

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


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



197217670+BACTR3HMF_11022012

C3_1020

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

_____ [Space Above This Line For Recording Data] _____

MODIFICATION AGREEMENT


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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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C3_1020

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on August 20, 2011 between AMY WINDHAM (the "Borrower(s)") and Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 2nd day of March, 2009 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 124 LAKE LANE, ALABASTER, AL 35007. 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 one hundred fourteen thousand two hundred fifty two and no/100, (U.S. Dollars) (\$114,252.00). 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 October 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.


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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.

Amy Windham (Seal)
Borrower AMY WINDHAM

12/17/12
Date

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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State of ALABAMA)
County of: Shelby)

On this 17 day of December, 1, Jason L Jones, a Notary Public in and for said county and in said state, hereby certify that AMY WINDHAM, whose name(s) _____ signed to the foregoing conveyance, and who _____ known to me, acknowledged before me that, being informed of the contents of the conveyance, _____ executed the same voluntarily and as _____ act on the day the same bears date.

Given under my hand and seal of office this 17 day of December.

Jason L Jones
Notary Public Printed Name

[Signature]
Notary Public

My Commission Expires: 12-23-14

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT -- Single Family -- Fannie Mae/Freddie
Mac UNIFORM INSTRUMENT- Form 3157 3/09 (rev. 8/09) (Page 5 of 9)



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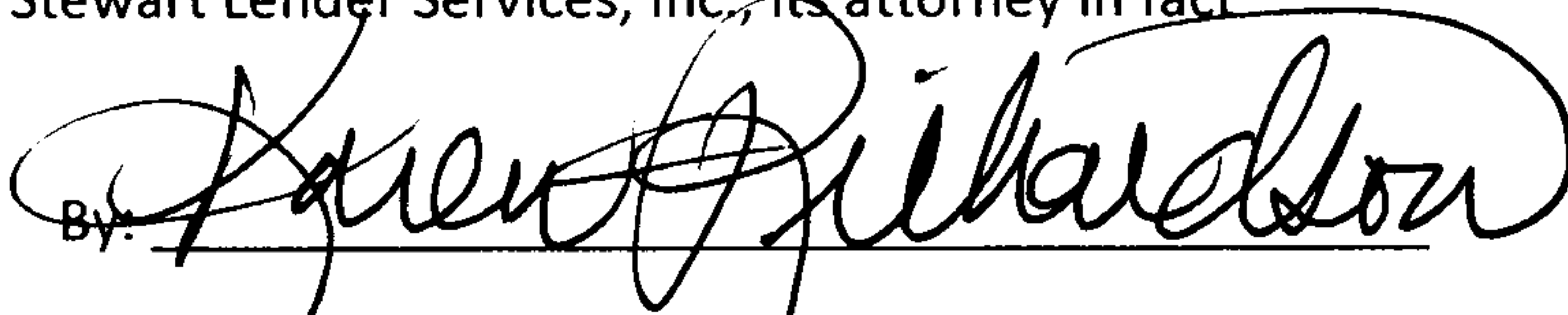
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Shelby Cnty Judge of Probate, AL
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DO NOT WRITE BELOW THIS LINE

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

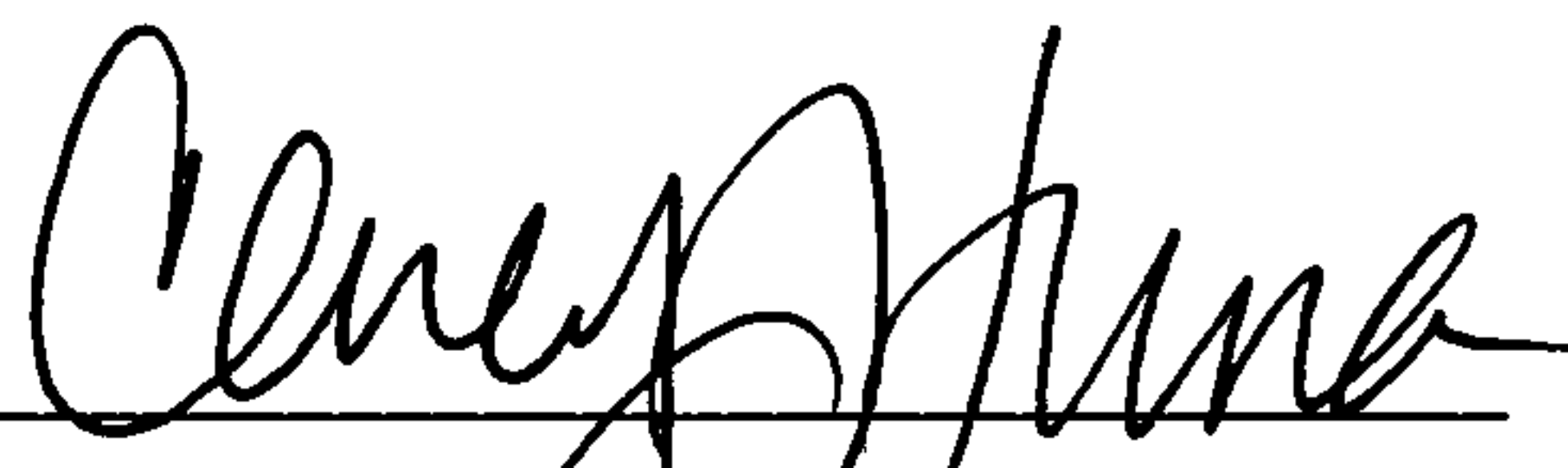
4/23/13
Date

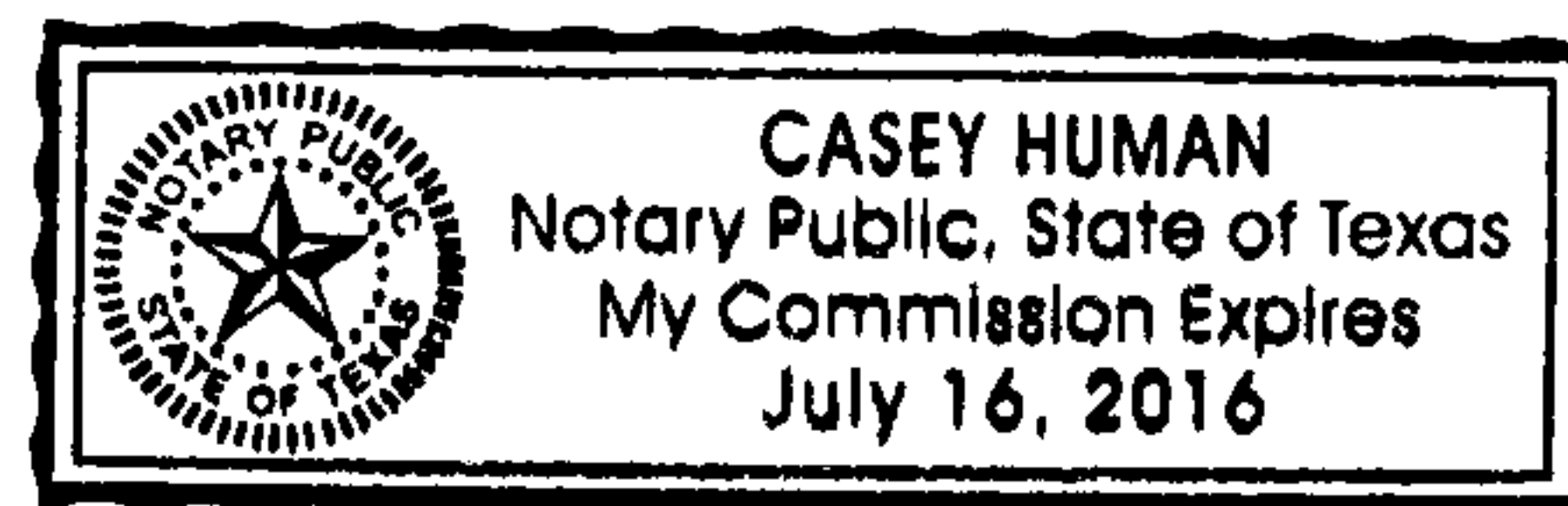
STATE OF TEXAS

COUNTY OF HARRIS

On April 23, 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



My commission expires: July 16, 2016



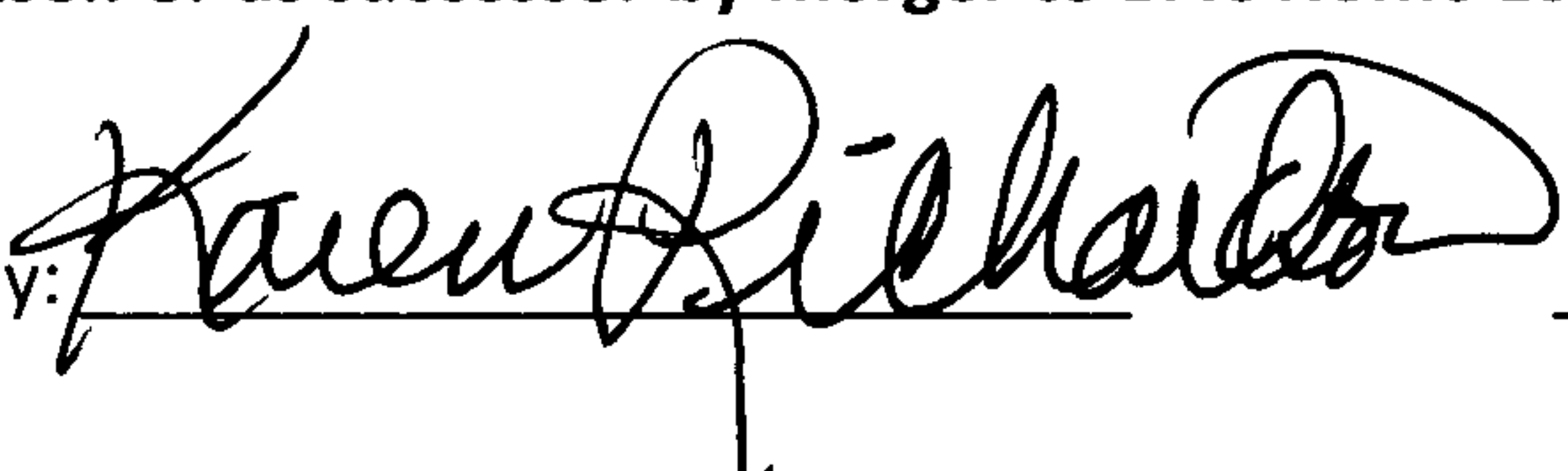
20130506000185060 7/9 \$207.45
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Signatures continue on the following page

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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:  4/23/13

Karen Richardson, Vice President

Date

STATE OF TEXAS

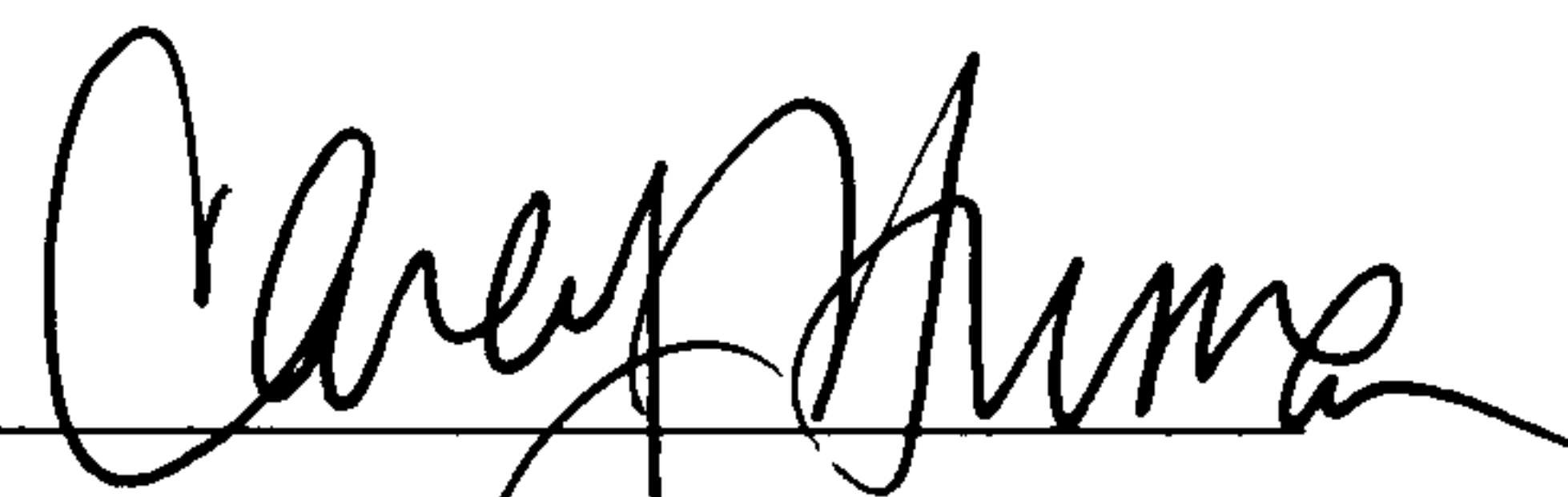
COUNTY OF HARRIS

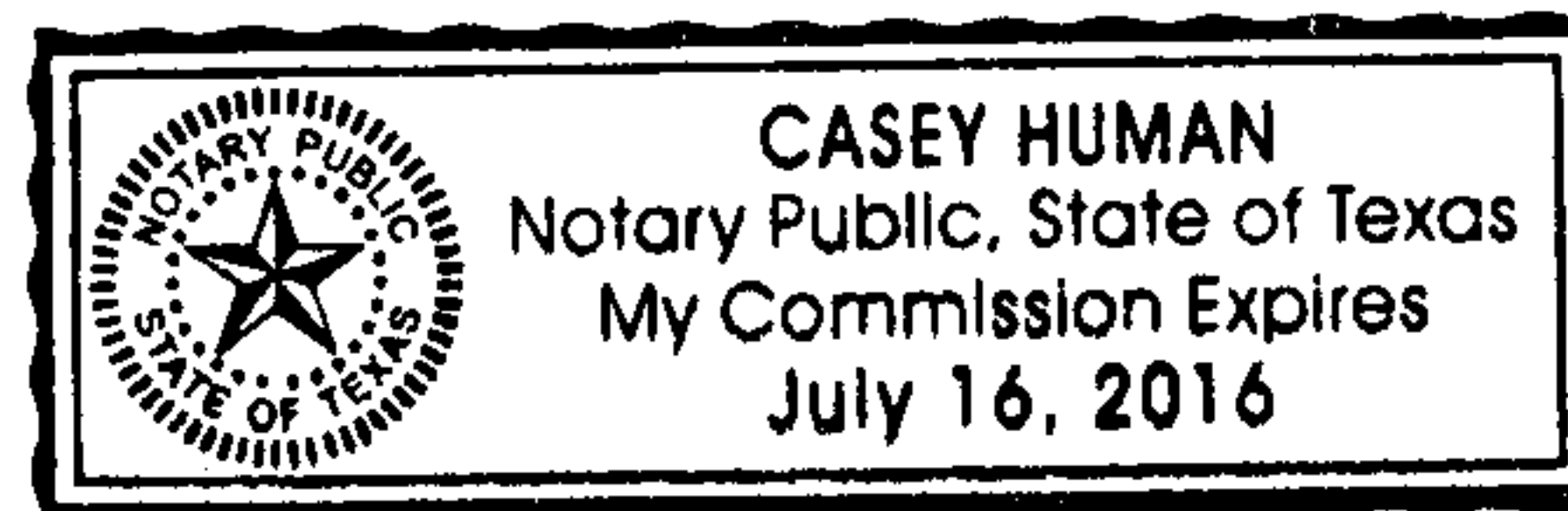


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On April 23, 2013 before me, Casey Human Notary Public-Stewart Lender Services, Inc., personally appeared Karen Richardson, Vice President of Mortgage Electronic Registration Systems, Inc. (MERS), as Nominee for Bank of America, N.A., for itself or 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



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: 8775353
Loan Number: 197217670

Project ID: 8775353


EXHIBIT B

Borrower Name: AMY WINDHAM
Property Address: 124 LAKE LANE, ALABASTER, AL 35007

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 03/04/2009 as Instrument/Document Number: 20090304000078450, 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: \$117,012.00
Current UPB: \$114,252.00


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