[illegible]

LOAN MODIFICATION AGREEMENT--Single Family--Fannie Mae Uniform Instrument
Form 3179 2/88 223/F-25 Rev. 11/88

The Borrower will make such payments at

CitiMortgage, Inc.
MS 307
15851 Clayton Rd.
Ballwin, MO 63011

Or at such other place as the Lender may require.

4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

5. The Borrower also will comply with all other covenants, agreements, and requirements of 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, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

- (a) all terms and provisions of the Note and Security Instrument (if any) providing for implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and

- (b) all terms and provisions of any adjustable rate rider or instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

6. 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 as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

BORROWERS: Kelly Rippey

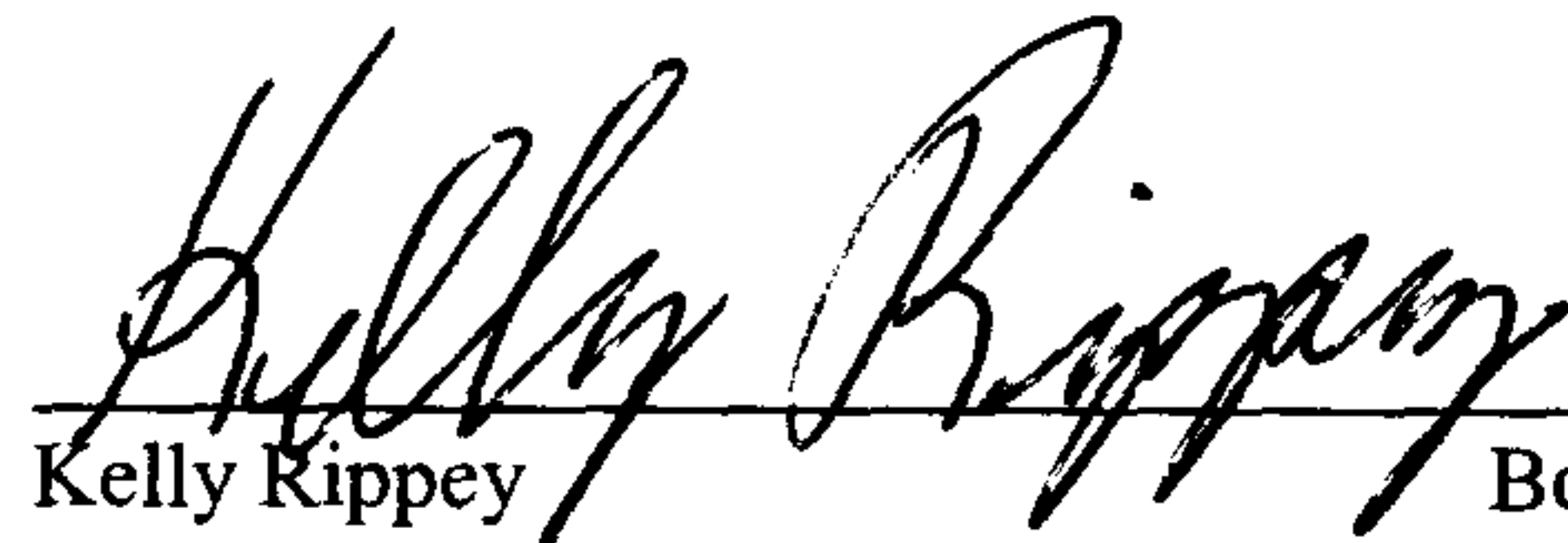
Loan No. : 201137831

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR OR SIMULTANEOUS ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice: The undersigned hereby represents and warrants that I/we have each received and read a copy of this Notice on or before the execution of the "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deed of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delays repayment of or agrees to loan or delay repayment of money, goods, or any other thing of value or to otherwise extend credit or make a financial accommodation.


Kelly Rippey Borrower

Co-Borrower

Notice of No Oral Agreements (Multistate)

CitiMortgage, Inc. successor in interest to Source One Mortgage Corporation

(Seal)

Kelly Rippey Borrower

By: Janet Luttman
Janet Luttman, Vice President

Co-Borrower

-----[Space Below This Line for Acknowledgments]-----

Witness:

Lusia Steeples

LENDER: CitiMortgage, Inc. successor in interest to Source One Mortgage Corporation

BORROWER(S): Kelly Rippey

PROPERTY ADDRESS: 520 Camp Branch Road, Alabaster, AL 35007

LOAN NUMBER: 201137831

ERROR AND OMISSION / COMPLIANCE AGREEMENT

STATE OF Alabama

COUNTY OF Shelby

The undersigned borrower(s) for and in consideration of the above-referenced Lender this date funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closings documents if deemed necessary or desirable in the reasonable discretion Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation.

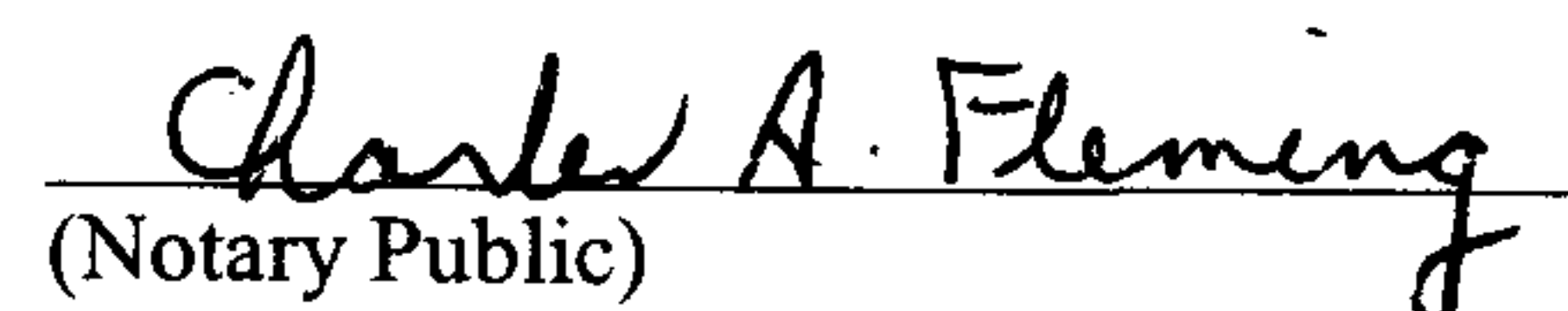
DATES effective this day of



Kelly Rippey (Borrower)

(Co-Borrower)

Sworn to and subscribed before me this 1st day of February, 2008



(Notary Public)

My Commission
Expires: _____

MY COMMISSION EXPIRES MAY 17, 2008

ALL-PURPOSE ACKNOWLEDGMENT

County of Shelby

State of Alabama

On 2/1/02 before me Charles A. Fleming
(DATE) (NOTARY'S NAME)

personally appeared Kelly Rippey of 520 Camp Branch Road, Alabaster, AL 35007 personally known to me to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledge to me that he/she/they executed the same in his/her/their authorized capacity free act and deed and that by his/her/their signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal

Charles A. Fleming
Notary Public

MY COMMISSION EXPIRES MAY 17, 2002

OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER DESCRIPTION OF ATTACHED

XXXX Individuals

DOCUMENT

____ Corporate Officer

LOAN MODIFICATION AGREEMENT

Number of pages 9

Date of document 01/26/02

TITLE

Signers are representing:
Themselves

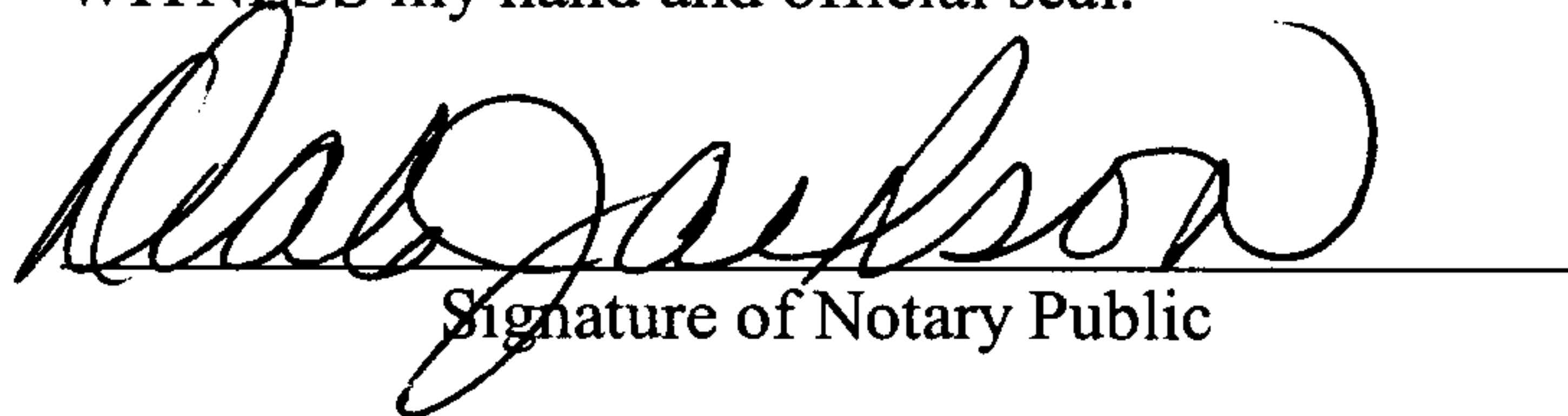
ACKNOWLEDGEMENT FOR LENDER

State of Michigan

County of: Oakland

On 2-22-02 before me, Dale Jackson name and title of officer), personally appeared Janet Luttmann, Vice President, 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.


Signature of Notary Public

DALE JACKSON
Notary Public, Oakland County, MI
My Commission Expires 09/29/2003

Exhibit "A"

Tract of land located in the Southwest Quarter of the Southwest Quarter of Section 9, Township 21 South, Range 1 West, Shelby County, Alabama, being more particularly described follows:

Begin at the Northeast corner of the Southwest Quarter of the Southwest Quarter of Section 9, Township 21 South, Range 1 West, then run south along the East line of said Quarter-Quarter Section for 487.29 feet, more or less, to a point in the center of an old gravel road; then turn an angle of 84 degrees 18 minutes 50 seconds to the right and run Southwesterly along the center line of said road for 389.8 feet to the point of beginning of a curve to the left, said curve being concave Southeasterly and having a central angle of 3 degrees 18 minutes and a radius of 481.51 feet; then continue in a Southwesterly direction along the center line of said road and the arc of said curve for 6 feet, more or less, to the end of said curve and the point of beginning of the track and herein described, said point also being the point of beginning of a curve to the left, said curve being concave Southwesterly and having a central angle of 21 degrees 42 minutes 03 seconds and a radius of 481.51 feet; then continue in a Southwesterly direction along the center line of said road and the arc of said curve for 171.77 feet, more or less, to the end of said curve; then run on a line tangent to the end of said curve and the center line of said road for 178.41 feet, more or less, to the point of beginning of a tangent curve to the right, said curve being concave Northwesterly and having a central angle of 18 degrees 17 minutes 18 seconds and a radius of 598.85 feet; then continue in a Southwesterly direction along the center line of said road and the arc of said curve for 198.17 feet to the end of said curve; then run Southwesterly on a line tangent to the end of said curve and along the center line of said road for 250.60 feet, more or less to a point on the South side of said Southwest Quarter of Southwest Quarter; then turn an angle of 41 degrees 38 minutes 39 seconds to the right and run West along the West side of said Quarter-Quarter Section for 88.7 feet, more or less, to a point in the center of another unnamed gravel road, said point being the point of beginning of a curve to the left, said curve being concave Northwesterly and having a central angle of 18 degrees 14 minutes and a radius of 286.73 feet; then turn an angle of 118 degrees 04 minutes 28 seconds to the right to the tangent of said curve and run Northwesterly along the arc of said curve and the center line of said road for 127.97 feet to the end of said curve; then run Northwesterly on a line tangent to the end of said curve and along the center line of said road for 188.33 feet; then turn an angle of 47 degrees 39 minutes 28 seconds to the right and run Easterly for 167.12 feet, more or less, back to the point of beginning.