

WHEN RECORDED RETURN TO:

Old Republic Title
Attn: Post Closing-Recording
320 Springside Dr.
Suite 320
Akron, OH 44333

20665363

20060914000458320 1/3 \$17.00
Shelby Cnty Judge of Probate, AL
09/14/2006 03:30:51PM FILED/CERT

BALLOON LOAN MODIFICATION

(Pursuant to the Terms of the Balloon
Note Addendum and Balloon Rider)
6960205047

**THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS:
ONE ORIGINAL IS TO BE FILED WITH THE BALLOON NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE
SECURITY INSTRUMENT IS RECORDED**

This Balloon Loan Modification ("Modification"), made this 20th day of June, 2006, between **Pamela J Halverson** ("Borrower") and **Liberty Mortgage Corporation dba BB&T Mortgage Wholesale Corporation** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated **July 27, 2001**, securing the original principal sum of U.S. **\$108,000.00**, and recorded in Instrument No. **2001-35166**, of the Records of **Shelby County Alabama**; and (2) the Balloon Note bearing the same date as, and secured by, the Security Instrument (the "Note") which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at **1125 Amberly Woods Dr, Helena, AL 35080**, the real property described being set forth as follows:

To evidence the election by the Borrower of the conditional Modification and Extension of Loan Terms as provided in the Balloon Note Addendum and Balloon Rider and to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows:

1. The Borrower is the owner and occupant of the Property.
2. As of **August 1, 2006**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$101,233.81**.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at yearly rate of **7.00%**, beginning **September 1, 2006**. The Borrower promises to make monthly payments principal and interest of U.S. **\$715.50**, beginning on the 1st day of **September, 2006**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **August 1, 2031** (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date. The Borrower will make such payments at Branch Banking and Trust Company Processing Center or at such other place as the Lender may require.
4. The Borrower will comply with all other covenants, agreements, and requirements of the Note and 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, all the terms and provisions of the Balloon Note Addendum and Balloon Rider are forever cancelled, null and void, as of the maturity date of the Note.
5. Nothing in this Modification 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 Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

[To be signed by all borrowers, endorsers, guarantors, sureties, and other parties signing the Balloon Note.]

Branch Banking and Trust Company

BY: Dorothy Burks
Dorothy Burks, Assisant Vice President



WITNESSED BY:

Brooke Zand
Vickie Childs

STATE OF South Carolina
COUNTY OF Greenville

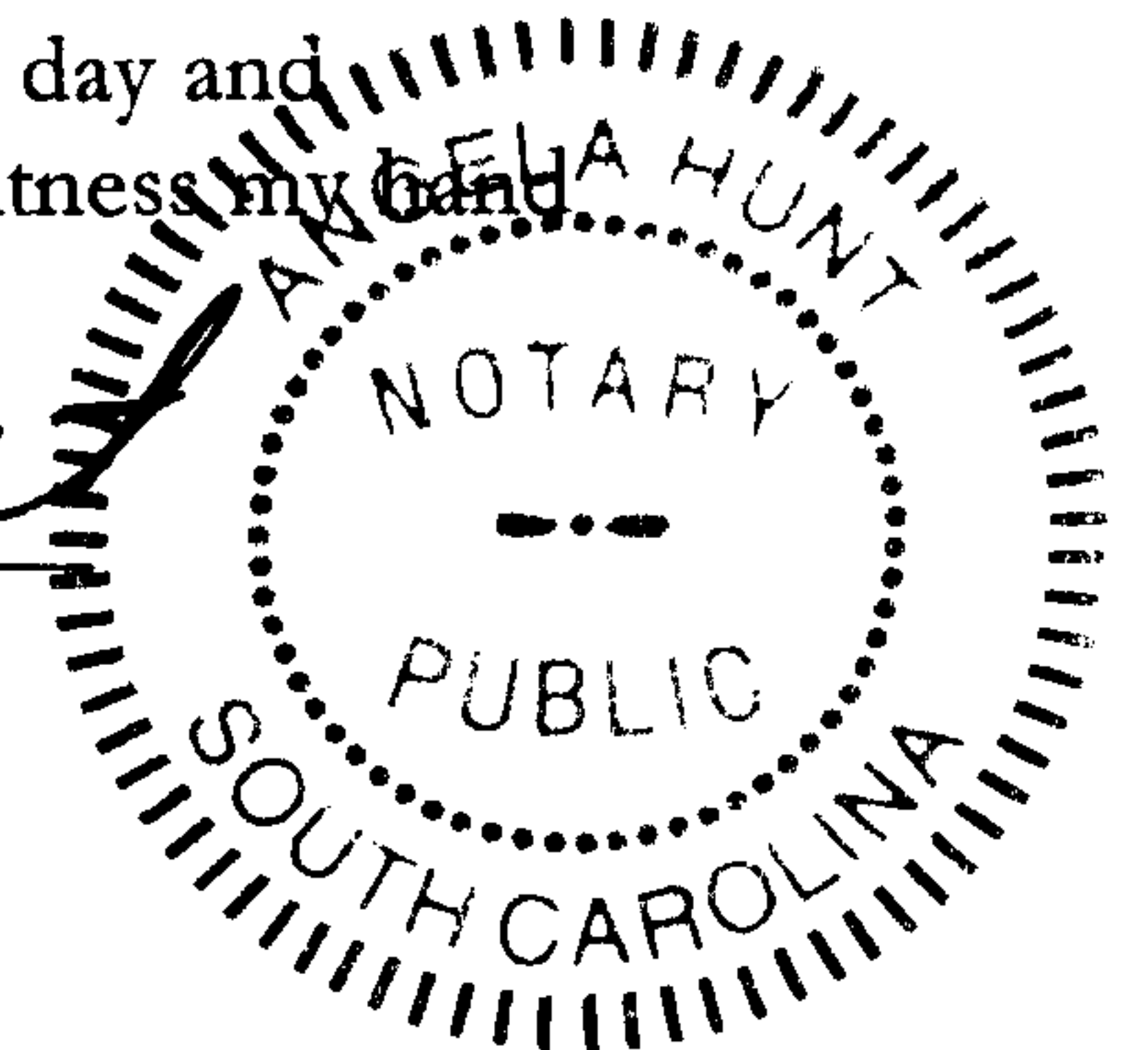
I, **Angela Hunt**, a Notary Public of said County, do hereby certify that **Dorothy Burks**, Assisant Vice President of Branch Banking and Trust Company, the Lender/Note Holder, personally appeared before me this day and acknowledged the execution of the foregoing BALLOON MODIFICATION AGREEMENT. Witness my hand and notorial seal this day June 20, 2006.

My commission Expires: January 26, 2009

Ramona Elger
Witness

Witness

Angela Hunt
Notary Public



Pamela J. Halverson
Borrower

Borrower

STATE OF AL
COUNTY OF at large


I, Cheryl A Johnson, A Notary Public of said County, do hereby certify that Pamela J Halverson, Borrower(s) personally appeared before me this day and acknowledged the execution of the foregoing BALLOON MODIFICATION AGREEMENT.

Witness my hand and notorial seal this the 16th day of July 2006

My Commission Expires: 3-22-08

Cheryl A Johnson
Notary Public

Prepared By
BB&T Mortgage Center
301 College Street
Greenville SC 29601


20060914000458320 3/3 \$17.00
Shelby Cnty Judge of Probate, AL
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LOT 13, ACCORDING TO THE SURVEY OF AMBERLEY WOODS, 1ST SECTOR, AS RECORDED
IN MAP BOOK 18, PAGE 137, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.