

20070131000047160 1/4 \$33.20  
Shelby Cnty Judge of Probate, AL  
01/31/2007 01:01:13PM FILED/CERT

**When recorded mail to:**

First American Title Lenders Advantage  
Loss Mitigation Title Services- LMTS  
1100 Superior Ave., Ste 200 **MPG**  
Cleveland, OH 44115 **3058 776**  
Attn: National Recordings 1120

**SOURCE OF TITLE:**

**11042723**

FHA Case No. **115-337859**  
**0071381024**

**LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement ("Agreement"), made this **OCTOBER 26, 2006**  
between **JOHN C. BYRUM AND MELANIE Q. BYRUM, HUSBAND AND WIFE**

("Borrower"), whose address is  
**2441 OSCEOLA CIRCLE**  
**BIRMINGHAM, ALABAMA 35244**  
and  
**WASHINGTON MUTUAL BANK, F.A.**

("Lender"), whose address is **7255 BAYMEADOWS WAY**  
**JACKSONVILLE, FLORIDA 32256**  
amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated  
**NOVEMBER 22, 2004** and recorded in **Instrument No. 20041210000676360**  
**SHELBY COUNTY**, **ALABAMA**, and (2) the Note, in  
the original principal amount of U.S. \$ **141,781.00**, bearing the same date as, and secured by,  
the Security Instrument, which covers the real and personal property described in the Security Instrument and  
defined therein as the "Property," located at  
**2441 OSCEOLA CIRCLE**  
**BIRMINGHAM, ALABAMA 35244**

*[Handwritten signature]*



0071381024

the real property described is located in **SHELBY**  
and being set forth as follows:

**COUNTY, ALABAMA**

**LOT 16, IN BLOCK 5, ACCORDING TO THE MAP OF INDIAN VALLEY, 6TH SECTOR, AS  
RECORDED IN MAP BOOK 5, PAGE 118, IN THE PROBATE OFFICE OF SHELBY COUNTY,  
ALABAMA.**



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

1. As of **NOVEMBER 1, 2006**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **150,575.14** consisting of the amount(s) loaned to the Borrower by the Lender and interest capitalized to date in the amount of U.S. \$ **10,557.69**.

2. 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 the yearly rate of **6.000 %**, from **NOVEMBER 1, 2006**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **925.16**, beginning on the first day of **DECEMBER, 2006**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **DECEMBER 01, 2034** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at  
**WASHINGTON MUTUAL BANK, F.A.  
P.O. BOX 3200  
MILWAUKEE, WISCONSIN 53201**  
or at such other place as the Lender may require.

3. 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 require immediate payment in full of all sums secured by this Security Instrument.

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.

4. 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 cancelled, null and void, as of the date specified in Paragraph No. 1 above:

**HUD Modification Agreement**

FAND# HUDMOD-2.A Rev. 01-10-05

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*[Handwritten signature]* *MOB*



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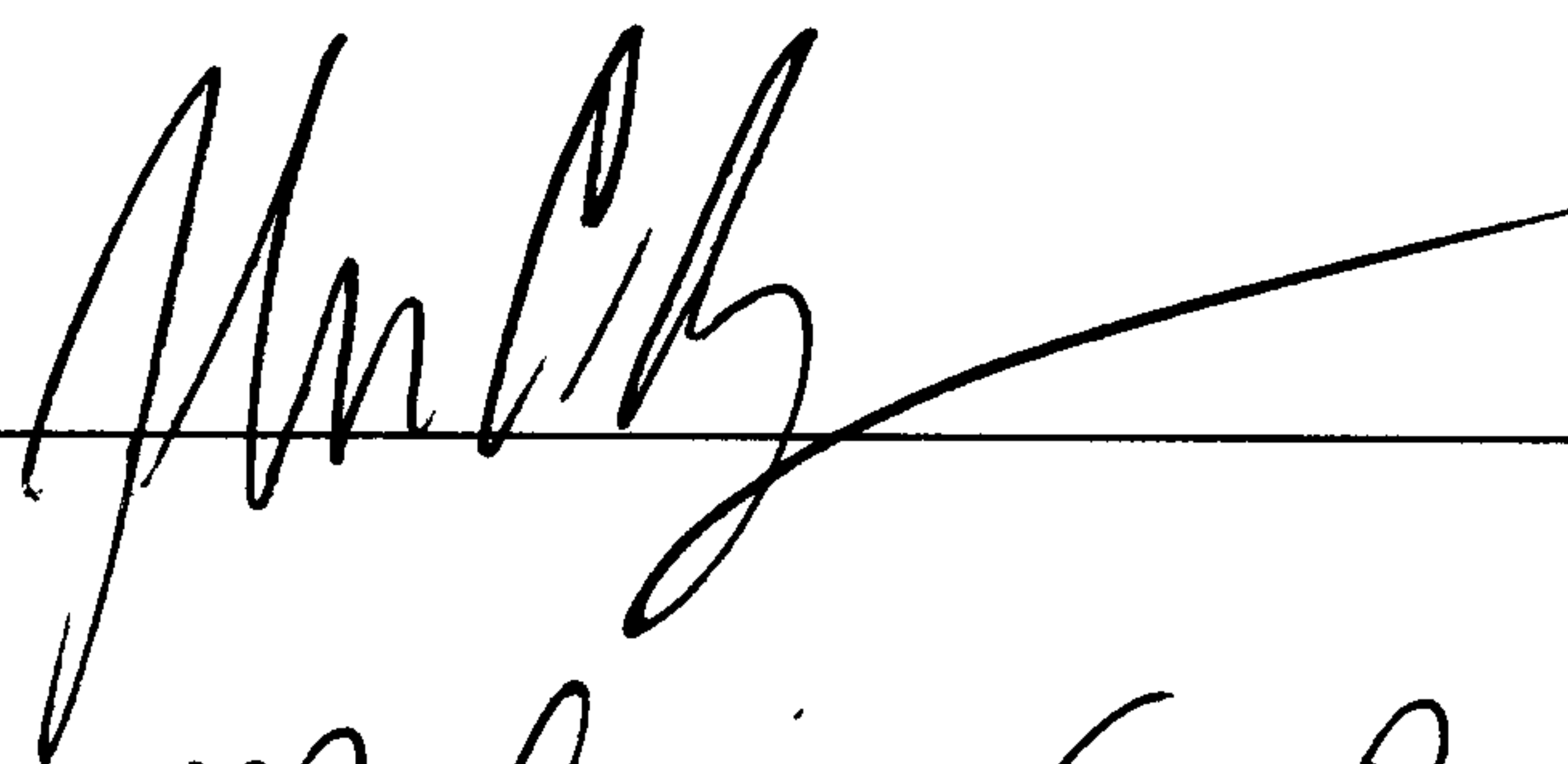
(a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and

(b) all terms and provisions of any adjustable rate rider, or other 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.

5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

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 Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

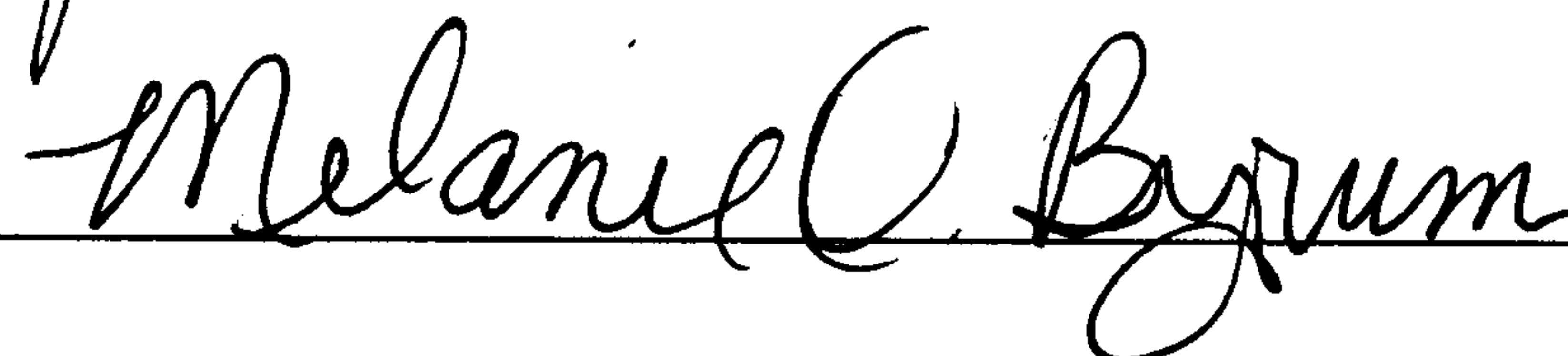
JOHN C. BYRUM



11/6/06

-Borrower

MELANIE O. BYRUM



11/6/06

-Borrower


-Borrower

-Borrower

WASHINGTON MUTUAL BANK, F.A.

Name: WENDY A. WOODCOCK

Its: VICE PRESIDENT



-Lender

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[Space Below This Line For Acknowledgment]

BORROWER ACKNOWLEDGMENT

STATE OF Alabama, COUNTY SS: Shelby

On this 6th day of November, 2006, I, Cynthia B. COX,  
a Notary Public in and for said county and in said state, hereby certify that  
**JOHN C. BYRUM AND MELANIE O. BYRUM**

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 the 6th day of November, 2006.

My commission expires: Cynthia B COX  
**NOTARY PUBLIC STATE OF ALABAMA AT LARGE**  
**MY COMMISSION EXPIRES: Oct 31, 2008**  
**BONDED THRU NOTARY PUBLIC UNDERWRITERS**  
Notary Public

LENDER ACKNOWLEDGMENT

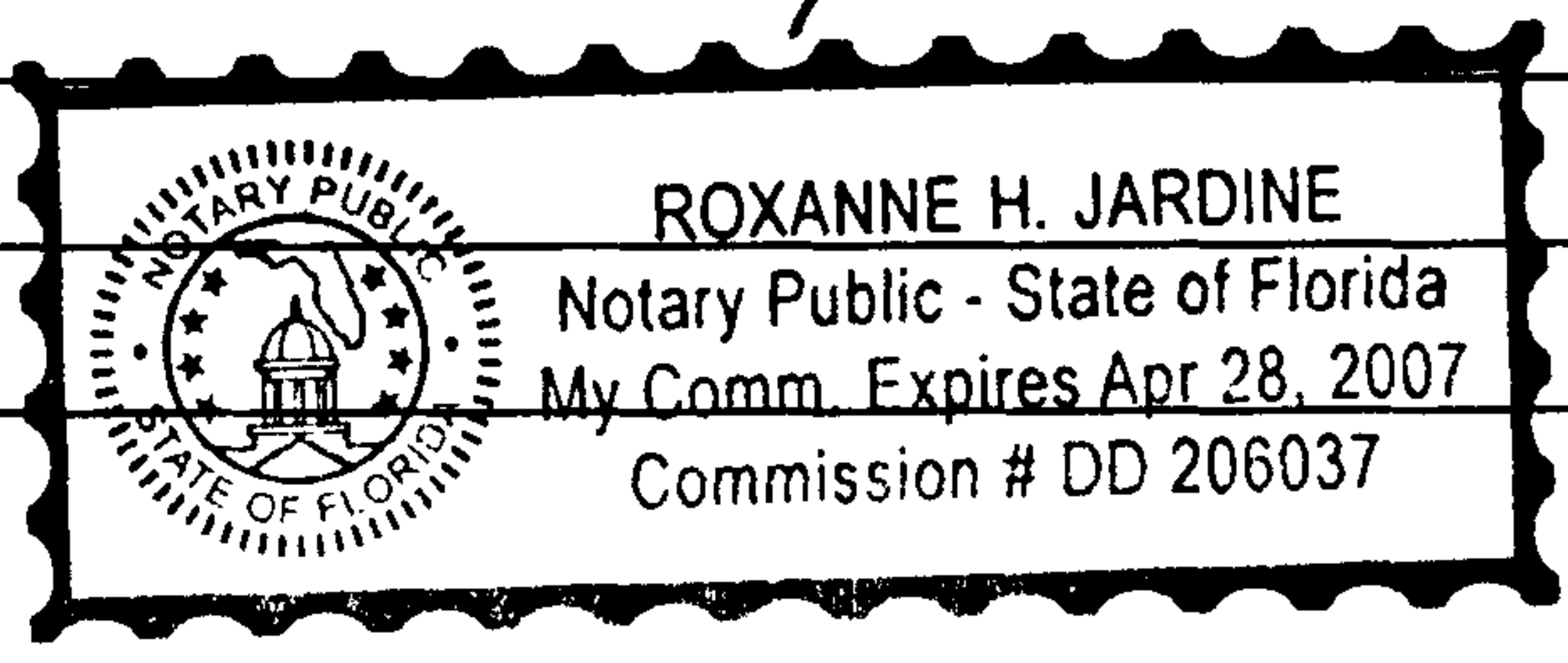
STATE OF FL COUNTY OF Duval  
The foregoing instrument was acknowledged before me this NOV 16, 2006 by  
**WENDY A. WOODCOCK**, the **VICE PRESIDENT**  
of Washington Mutual Bank  
a \_\_\_\_\_, on behalf of said entity.

Signature of Person Taking Acknowledgment Roxanne H Jardine

Printed Name

Title or Rank

Serial Number, if any



HUD Modification Agreement  
FAND# ALHUDMOD-4 Rev. 05-06-03

THIS DOCUMENT WAS PREPARED BY:  
**SHERICA HIGGINS**  
**WASHINGTON MUTUAL BANK**  
**7255 BAYMEADOWS WAY**  
**JACKSONVILLE, FL 32256**

BYRUM  
11042723  
AL  
FIRST AMERICAN LENDERS ADVANTAGE  
MODIFICATION AGREEMENT