



20081006000394310 1/5 \$311.45
Shelby Cnty Judge of Probate, AL
10/06/2008 12:52:30PM FILED/CERT

DOCUMENT TITLE

BALLOON LOAN MODIFICATION

20871618

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
530 SOUTH MAIN STREET
SUITE 1031
AKRON, OH 44311

THIS PAGE IS ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION

ADDITIONAL RECORDING FEE APPLIES

BALLOON LOAN MODIFICATION

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

**TWO ORIGINAL BALLOON LOAN MODIFICATIONS
MUST BE EXECUTED BY THE BORROWER:**

**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"), entered into effective as of the 1st day of July, 2008, between James A Kessinger ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 07/02/03, securing the original principal sum of U.S. \$ 192,250.08, and recorded on Instrument Number 20030702000416880, at page(s) 1 through 19, of the County 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 2200 Old Cahaba Place, Helena, Alabama 35080, the real Property described being set forth as follows:

Lot 411-A, a resurvey of Lots 406 through 422, Amended Map of Old Cahaba, Lakewood Sector, as recorded in Map Book 26, Page 43, if the Probate Office of Shelby County, Alabama.

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 (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner and occupant of the Property.
2. As of July 1, 2008, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$192,250.08.
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 6.125%, beginning July 1, 2008. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,253.40, beginning on the 1st day of August, 2008, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on July 1, 2033 (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 CitiMortgage, Inc., 1000 Technology Drive O'Fallon, MO 63368 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 canceled, 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.

6-11-08

Date

James A Kessinger (Seal)
James A Kessinger Borrower

6-11-08

Date

Teresa M Amos
Witness:
Print:

Date

Teresa M Amos (Seal)
Borrower

Date

Witness:
Print:

Lender: CitiMortgage, Inc. successors in interest by merger to ABN Amro Mortgage Group, Inc.

By: Timothy Klingert

Name: Timothy Klingert

Title: Vice President

_____[Space below for Notary Acknowledgment]_____

STATE OF Alabama
ss.
COUNTY OF Shelby

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On June 11, 2008, before me, Peggy C Dunaway, a Notary Public in and for said County and State, personally appeared James A. Kessinger 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 that they executed the same in their authorized capacity (ies), and that by their signature on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and seal.

Notary seal or stamp

Peggy C Dunaway
Signature

Peggy C Dunaway

My commission expires: 1-11-2011

Notary seal or stamp

Prepared by ~~and when recorded~~

Return to: ~~_____~~

CitiMortgage, Inc.

ATTN: Crystal LaRose

Special Loans Dept

1000 TECHNOLOGY DRIVE

O'FALLON, MO. 63368

20871618

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(Individual Acknowledgement)

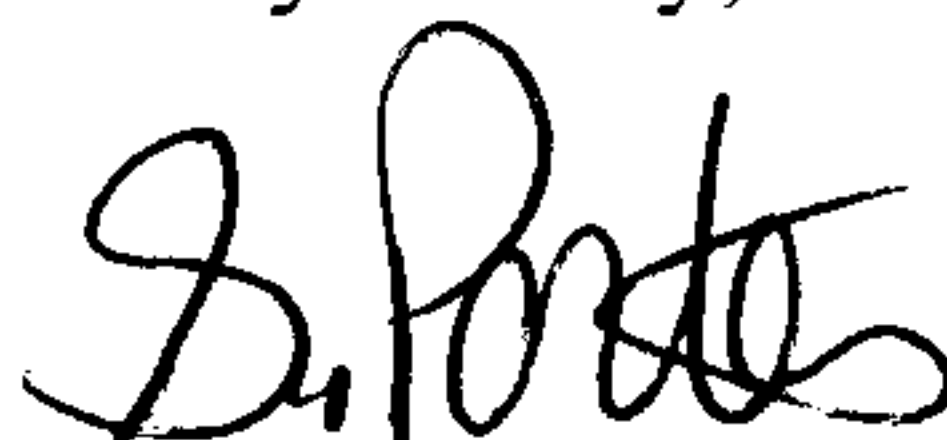
STATE OF MISSOURI

COUNTY OF ST. LOUIS

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, ~~Jane Spurgeon~~ personally known to me to be the person who appeared before me this day in person, and acknowledged to me that he/she executed and delivered the same as his/her free and voluntary act for the purposes and consideration therein expressed.

* Timothy Klingert


GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 30th day of May, 2008.



Notary Public

My Commission Expires: 06/27/09




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