



20090707000259630 1/5 \$23.00
Shelby Cnty Judge of Probate, AL
07/07/2009 10:06:01 AM FILED/CERT

----- (Space Above Line For Recording) -----

This multi-state instrument was prepared by:

Eric S. Solowitch, Title Director
Safeguard Properties, Inc., Agent,
Litton Loan Servicing LP
650 Safeguard Plaza
Brooklyn Heights, Ohio 44131

Litton Loan No. 18412734
Investor Loan No: 3321735
Original Loan Amount: \$24,000.00

LOAN MODIFICATION OF MORTGAGE AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 29th day of June, 2008, between, **Matthew T. McGaha and Erin M. Guyer, Both Single** ("Borrower") and Mortgage Electronic Registration Systems, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt ("the Security Instrument") dated February 9, 2006 and recorded in Book (*) Page of the **Official Records of Shelby County, Alabama**, (2) the Note 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

(*) 2/15/06 #: 20060215000077110

**136 BLUEGRASS DRIVE
ALABASTER, ALABAMA 35007**

(Property Address)

The real property described being set forth as follows:

Legal Description Attached Hereto & Made A Part Hereof By Reference

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):



20090707000259630 2/5 \$23.00
Shelby Cnty Judge of Probate, AL
07/07/2009 10:06:01 AM FILED/CERT

1. As of July 1, 2008, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$24,862.64 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. 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 at the annual interest rate (which will change if applicable) and pay monthly payments of principal and interest in U.S. dollars ("P&I") in accordance with the following schedule.

INTEREST CHANGE DATE	INTEREST RATE	PAYMENT DUE DATE	MONTHLY P&I PAYMENT
<u>07/01/2008</u>	<u>8.500%</u>	<u>08/01/2008</u>	<u>\$194.81</u>

MONTHLY PAYMENTS WILL REMAIN FIXED AT 8.500% FROM 08/01/2008 FOR THE REMAINING TERM OF THE LOAN.

If on March 1, 2036 ("Maturity Date"), the Borrower still owes amounts under the Note and 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:

4828 Loop Central Drive
Houston, Texas 77081

or at such other places 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, at its option, require 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. This 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 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 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 items and provisions as those referred to in (a) above.
5. 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.

8/27/08
Date

Matthew McGaha (Seal)
Matthew T. McGaha

8/27/08
Date

Erin M. Guyer (Seal)
Erin M. Guyer

STATE OF ALABAMA
COUNTY OF JEFFERSON

On August 27, 2008 before me Kathy Kerlin Holmes
Date Notary
personally appeared Matthew T. McGaha and Erin M. Guyer

X 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.

Kathy Kerlin Holmes
Signature of Notary Public

My Commission Expires:

**KATHY KERLIN HOLMES
NOTARY PUBLIC
ALABAMA STATE AT LARGE
MY COMMISSION EXPIRES 3-4-10**

Mortgage Electronic Registration Systems, Inc.

Matthew Martin
Name: **Matthew Martin**
Title: **VICE PRESIDENT**

DEC 18 2008
Date

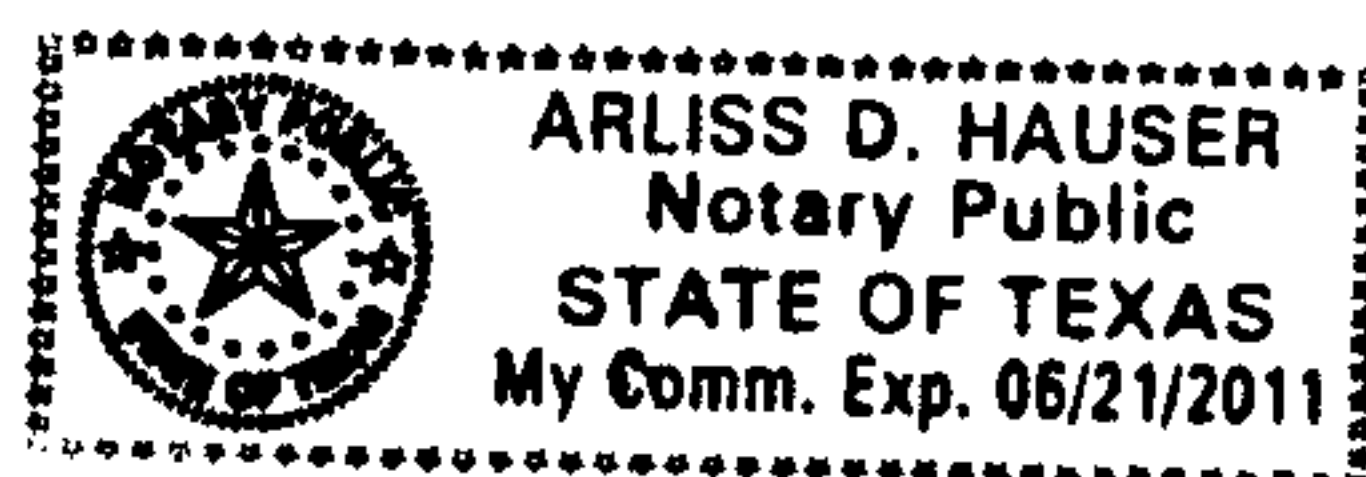
STATE OF Texas
COUNTY OF Harris

On **DEC 18 2008** before me **ARLISS HAUSER**
Date Notary
personally appeared Matthew Martin
Signer(s)

X 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 entity upon behalf of which the person(s) acted, executed the instrument.



Arliss Hauser
Signature of Notary Public
My Commission Expires: **JUN 21 2011**

OPTIONAL INFORMATION

Capacity Claimed By Signer:

Signer(s) Name: _____
Corporate Officer - Title: _____
Signer(s) is Representing: Mortgage Electronic Registration Systems, Inc.



20090707000259630 5/5 \$23.00
Shelby Cnty Judge of Probate, AL
07/07/2009 10:06:01 AM FILED/CERT

LEGAL DESCRIPTION

Lot 2, in Block 7, according to the Survey of the Second Sector, Fourth Addition to Bermuda Hills, as recorded in Map Book 9, page 78, in the Probate Office of Shelby County, Alabama; being situated in Shelby County, Alabama.