

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

21248806

[Space Above This Line For Recording Data]

Prepared By
~~When Recorded Return To:~~

Chase Home Finance LLC
2210 Enterprise Drive
Florence, SC 29501
Attn: Balloon Department:

FHLMC Loan Number 676563481
CHF Loan Number 1934049510

Prepared By:

Terrie Anthony
Terrie Anthony, Balloon Loan Representative

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 **January 1, 2010**, between **Ricky G. Dobson, a married man; Christine G. Dobson and husband, William G. Dobson**, ("Borrower"), and **Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated **December 10, 2002**, securing the original principal sum of U.S. **\$85,000.00**, and recorded on **December 18, 2002**, as **Document Number 20021218000633050**, in the Official 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 **4237 Bear Creek Road, Sterrett, Alabama 35147**, the real property described being set forth as follows:

Legal Description Attached Hereto and Made A Part Hereof

Parcel #091110000006002

To evidence the election by the Borrower of the Conditional Right to Refinance 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 (not with standing 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 **January 1, 2010**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is **U.S. \$74,863.89**.
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 the yearly rate of **5.00%**, beginning **January 1, 2010**. The Borrower promises to make monthly payments of principal and interest of **U. S. \$ 456.97** beginning on the **1st** day of **February 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **January 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 3415 Vision Drive, Columbus, Ohio 43219-6009 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 will 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 Note and Security Instrument.]


(WITNESS SIGNATURE)


DAVID SHAW
Witness Name (Printed/Typed)

 (SEAL)
Ricky G. Dobson -BORROWER

The following individual is signing this Balloon Loan Modification only to grant and convey that individual's interest in the Property under the terms of the Balloon Loan Modification, and is not personally liable on the Note.


(WITNESS SIGNATURE)

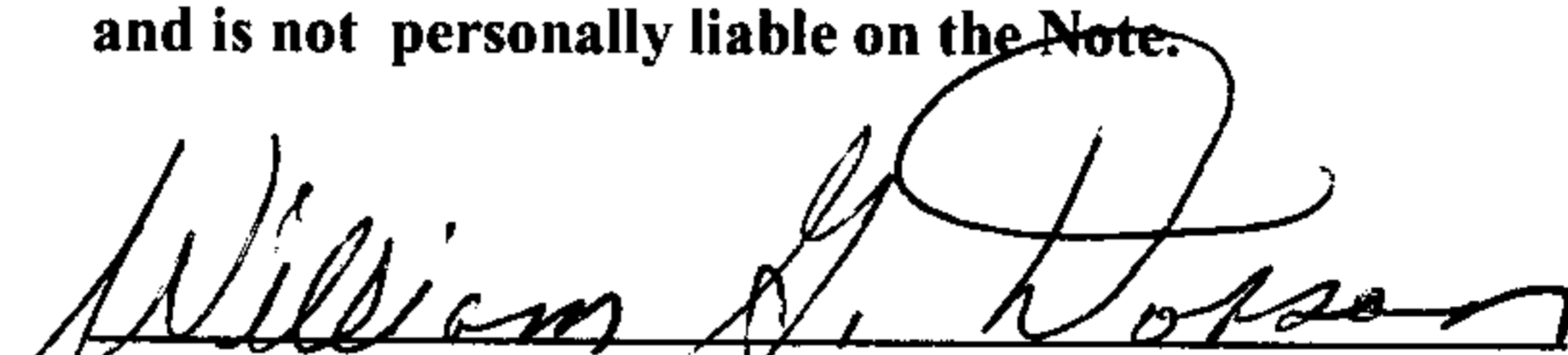
DAVID SHAW
Witness Name (Printed/Typed)

 (SEAL)
Christine G. Dobson -BORROWER

The following individual is signing this Balloon Loan Modification only to grant and convey that individual's interest in the Property under the terms of the Balloon Loan Modification, and is not personally liable on the Note.


(WITNESS SIGNATURE)

DAVID SHAW
Witness Name (Printed/Typed)

 (SEAL)
William G. Dobson -BORROWER

-----[Space Below This Line for Acknowledgment in Accordance with Laws of Jurisdiction]-----

(Individual Acknowledgment)

State of Alabama
County of Shelby ss:

On this the 21st day of December, 2009, before me a Notary Public, personally appeared William G Dobson, Christine G Dobson, Ricky G Dobson

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that her/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.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Bruce Jones
(Notary Public) Bruce Jones

My Commission expires: 12-15-2010 (Seal)

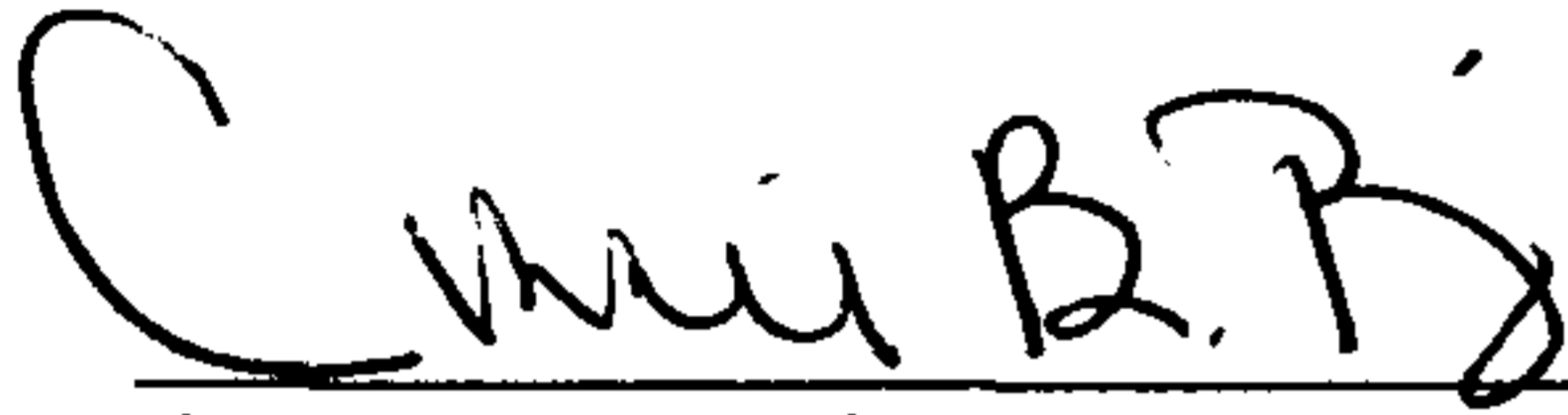
BRUCE JONES
Notary Public, State of Alabama
Alabama State At Large
My Commission Expires
December 15, 2010



CHF Loan Number 1934049510

Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation

By:



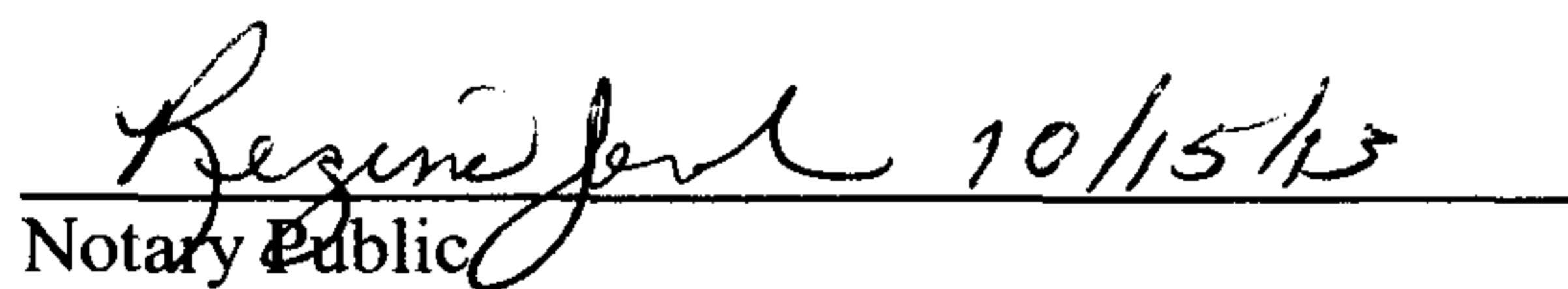
Connie B. Rigby, Assistant Vice President

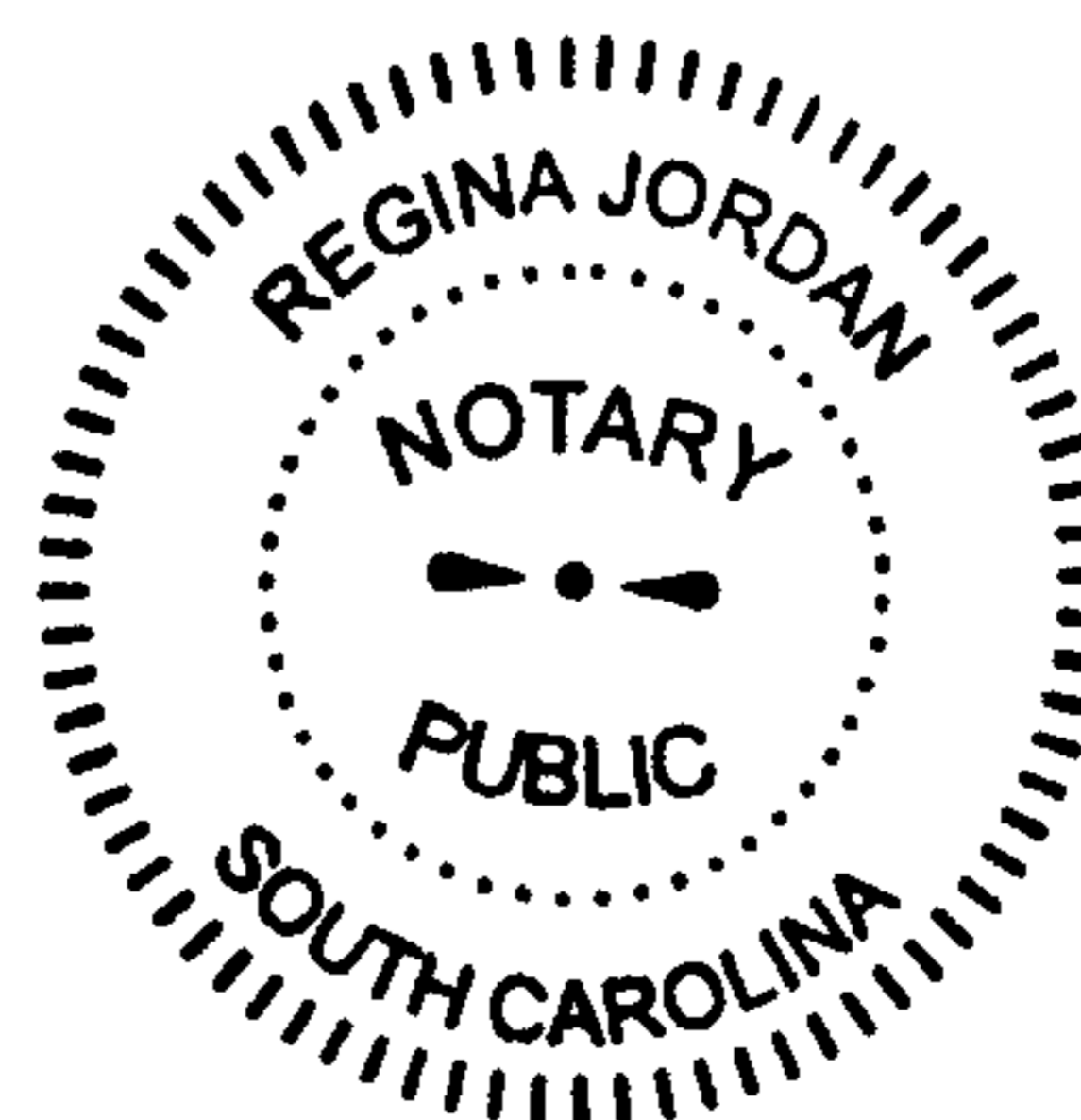
-----Space Below This Line For Acknowledgment-----


State of South Carolina }
 }
County of Florence }

This instrument was acknowledged before me this 29th day of December 2009, by Connie B. Rigby, Assistant Vice President of JPMorgan Chase Bank, N.A., on behalf of same.

IN WITNESS WHEREOF, I HAVE HEREUNTO SET MY HAND AND OFFICIAL SEAL.


Notary Public




20100201000031420 5/6 \$139.35
Shelby Cnty Judge of Probate, AL
02/01/2010 03:26:57 PM FILED/CERT

Commence at the Northwest corner of the Southeast $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ of Section 11, Township 19 South, Range 1 West and run South along the West line of said $\frac{1}{4}$ - $\frac{1}{4}$ section 700 feet, to the Northerly right of way line of Shelby County Highway No. 43; thence turn left and run Northeast along said right of way line 335 feet to the point of beginning; thence turn left and run Northwest Perpendicular to said right of way of line 150 feet; thence turn right and run Northeast parallel with said right of way line 130 feet; thence turn right and run Southeast perpendicular to said right of way line 150 feet to said right of way line; thence turn right and run Southwest along said right of way line 130 feet to the point of beginning; being situated in Southeast $\frac{1}{4}$ of the Northeast $\frac{1}{4}$ of Section 11, Township 19 South, Range 1 West; being Shelby County Alabama.



20100201000031420 6/6 \$139.35
Shelby Cnty Judge of Probate, AL
02/01/2010 03:26:57 PM FILED/CERT