

PLEASE COMPLETE THIS INFORMATION
RECORDING REQUESTED BY:

AND WHEN RECORDED MAIL TO:
GMAC Mortgage
Land Title Adjustment Department
3451 Hammond Avenue
Waterloo, IA 50702
Prepared by: C LACKOVICH

_____[Space Above This Line For Recording Data]_____

Loan Number 0602328437

MORTGAGE MODIFICATION

THIS AGREEMENT, entered into effective October 27, 2009, between JERRY KLAMER and LISA KLAMER ("Borrower") and **MERS, Mortgage Electronic Registration Systems, Inc.**, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated APRIL 22, 2009, securing the original principal sum of \$ 411,800.00, and recorded as Document 20090430000160180 in Book --- at Page ---, of the Official Records of SHELBY County, ALABAMA, and (2) the 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

112 COURTYARD DRIVE
CHELSEA AL 35124
(Property Address)

WHEREAS, both Borrower and Lender desire to amend the above referenced mortgage to include additional land which has been acquired by Borrower, which real property is now included in the attached exhibit "A";

NOW THEREFORE, in consideration of the premises and all other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree that the real property described in exhibit "A" of this document shall hereafter be encumbered by the lien of the above referenced deed of trust.

It is further agreed that all the stipulations, provisions, conditions and covenants of the original note and mortgage shall remain in full force and effect, except as herein modified, and nothing herein contained shall be construed to impair the security of the lien of the holder of said mortgage nor to impair any rights or powers which the holder may have under said note and mortgage.

IN WITNESS WHEREOF, the parties hereto have set their hands the day and year first above written.

MERS, Mortgage Electronic Registration Systems, Inc.

By: Jenny Brouwer
Name: Jenny Brouwer
Title: Assistant Secretary

12-16-09
Date

12-16-09
Date



Jerry Klammer (Seal)
JERRY KLAMER - Borrower
Lisa Klammer (Seal)
LISA KLAMER - Borrower

____ [Space below this line for acknowledgments in accordance with laws of Jurisdiction] ____

STATE OF Alabama COUNTY OF Shelby ss:

On December 16, 2009, before me, L. Sherb H. Wade, personally appeared JERRY KLAMER and LISA KLAMER, 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 persons(s) acted, executed the instrument.
WITNESS my hand and official seal.

L. Sherb H. Wade
-Notary Public

My Commission Expires:

NOTARY PUBLIC STATE OF ALABAMA AT LARGE
MY COMMISSION EXPIRES: Mar 15, 2010
BONDED THRU NOTARY PUBLIC UNDERWRITERS

STATE OF IOWA COUNTY OF BLACK HAWK ss:

On October 27, 2009 before me, G Hintz, a Notary Public in and for the County of Black Hawk, State of Iowa, personally appeared Jenny Brouwer, personally known to be a Assistant Secretary of **MERS, Mortgage Electronic Registration Systems, Inc.**; that the Seal affixed to said instrument was signed and sealed on behalf of said corporation by authority of its Board of Directors, and they acknowledged the execution of said instrument to be the voluntary act and deed of said Corporation, by it being executed.

IN WITNESS WHEREOF, I have hereunto signed by name and affixed by Notarial Seal the day and year last written.



G Hintz
G Hintz - Notary Public
My Commission Expires: 07/11/2012

EXHIBIT A

LOT 27B, ACCORDING TO THE "RESURVEY OF LOT 25 OF COURTYARD MANOR SUBDIVISION AND LOT 27A OF RESURVEY OF LOTS 27 AND 28 COURTYARD MANOR" RECORDED IN MAP BOOK 41, PAGE(S) 99, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

