


RECORD AND RETURN TO:

When recorded mail to: #6123977

First American Title 
Loss Mitigation Title Services 1079.29
P.O. Box 27670
Santa Ana, CA 92799
RE: MEFFORD - MOD REC SVC



20100726000237360 1/4 \$295.80
Shelby Cnty Judge of Probate, AL
07/26/2010 01:16:24 PM FILED/CERT

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SOURCE OF TITLE:

FHA Case No. **0102316468**
Loan No.

LOAN MODIFICATION AGREEMENT

Original Recorded Date: AUGUST 24, 2006

This Loan Modification Agreement ("Agreement"), made this **JANUARY 18, 2010**,
between **ANGEL MEFFORD AND KEVIN MEFFORD, WIFE AND HUSBAND**

("Borrower"), whose address is
1037 INDEPENDENCE COURT
ALABASTER, ALABAMA 35007
and
WELLS FARGO BANK, N.A.

("Lender"), whose address is **3476 STATEVIEW BLVD, MAC# X7801-03K**
FORT MILL, SOUTH CAROLINA 29715
amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated
AUGUST 10, 2006 and recorded in **Instrument No. 20060824000415650**,
SHELBY COUNTY, **ALABAMA**, and (2) the Note, in
the original principal amount of U.S. \$ **168,568.00**, 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
1037 INDEPENDENCE COURT
ALABASTER, ALABAMA 35007

HUD Modification Agreement

First American Loan Production Services
First American Real Estate Solutions LLC
FALPS# HUDMOD Rev. 09-14-09



the real property described is located in **SHELBY COUNTY, ALABAMA**,
and being set forth as follows:
**LOT 46, ACCORDING TO THE SURVEY OF AUTUMN RIDGE, AS RECORDED
IN MAP BOOK 12, PAGES 4, 5 AND 6, IN THE PROBATE OFFICE OF
SHELBY COUNTY, ALABAMA.**

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 **MARCH 1, 2010**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **183,101.40** consisting of the amount(s) loaned to the Borrower by the Lender, escrows and interest capitalized to date in the amount of U.S. \$ **18,775.90**.

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 **5.125 %**, from **FEBRUARY 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **996.96**, beginning on the first day of **MARCH, 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **FEBRUARY 01, 2040** (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
**WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SOUTH CAROLINA 29715**
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:

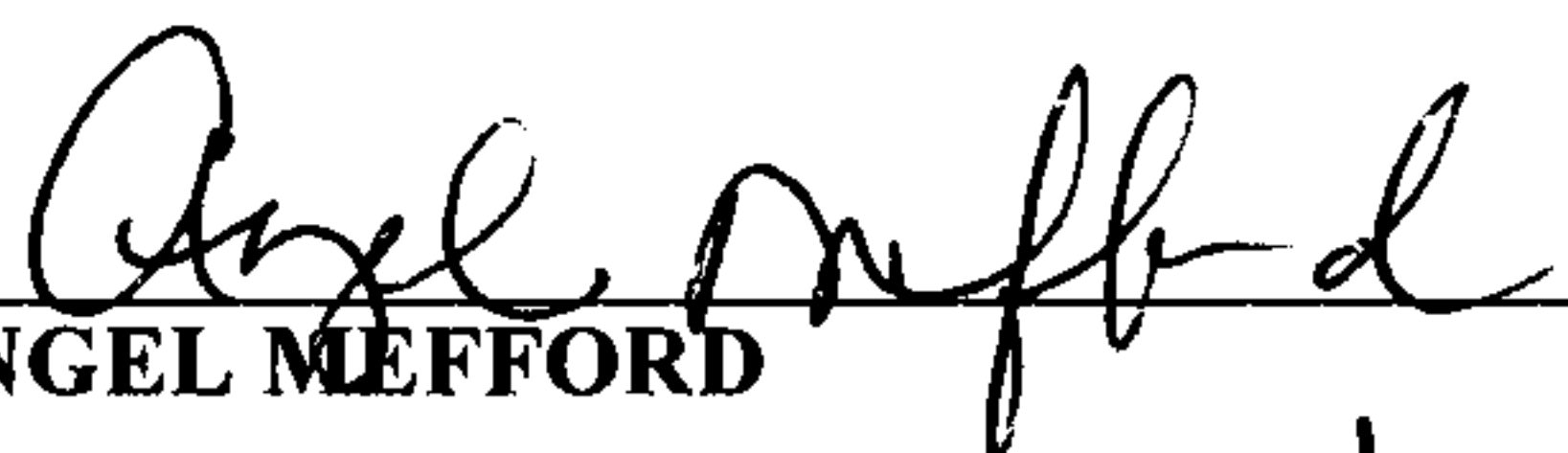


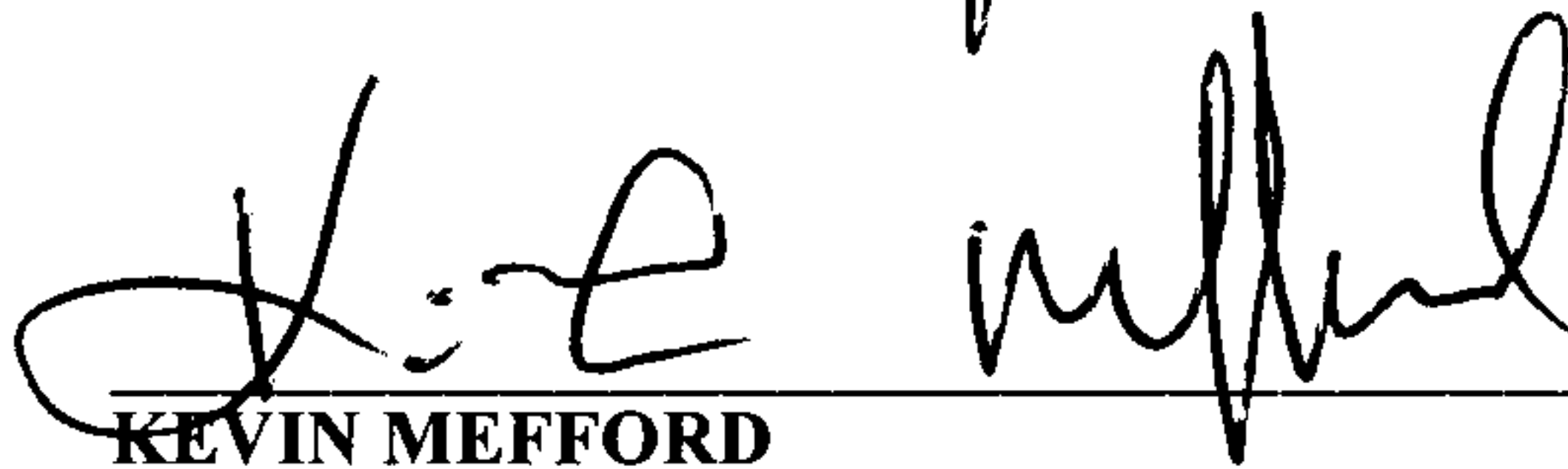
(a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and

(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.


ANGEL MEFFORD 1-28-10 -Borrower


KEVIN MEFFORD 1-28-10 -Borrower

-Borrower

-Borrower

WELLS FARGO BANK, N.A.


Name: Yeng Yang (Corporate Seal)
Its: V.P. of Loan Documentation -Lender



~~20100726000237360~~

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BORROWER ACKNOWLEDGMENT

The State of ALABAMA

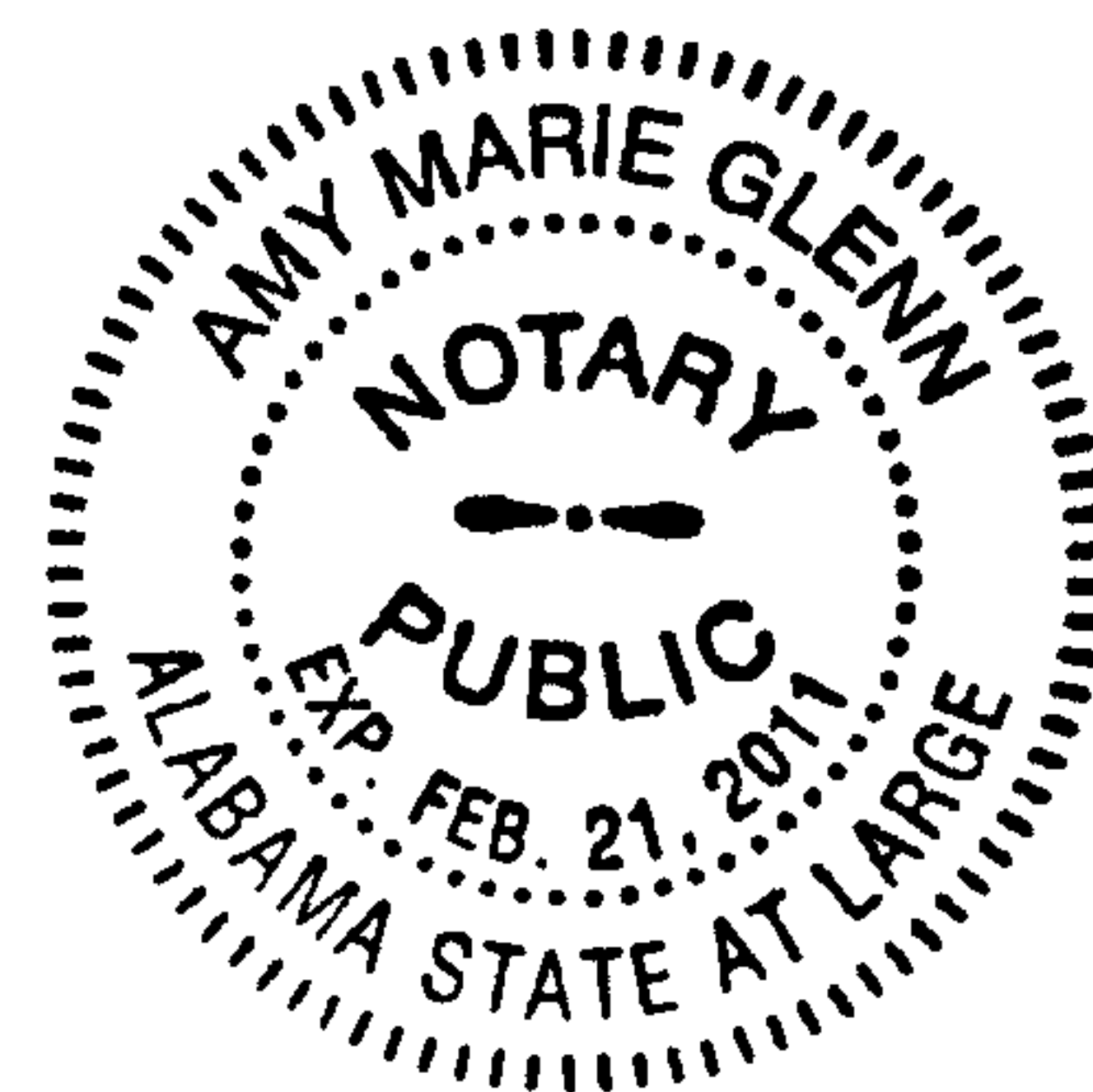
County Shelby

I Amy Marie Glenn hereby certify that
ANGEL MEFFORD AND KEVIN MEFFORD

whose name is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he executed the same voluntarily on the day the same bears date.

Given under my hand this 28 day of January, 2010.

Amy Marie Glenn
Style of Officer



LENDER ACKNOWLEDGMENT

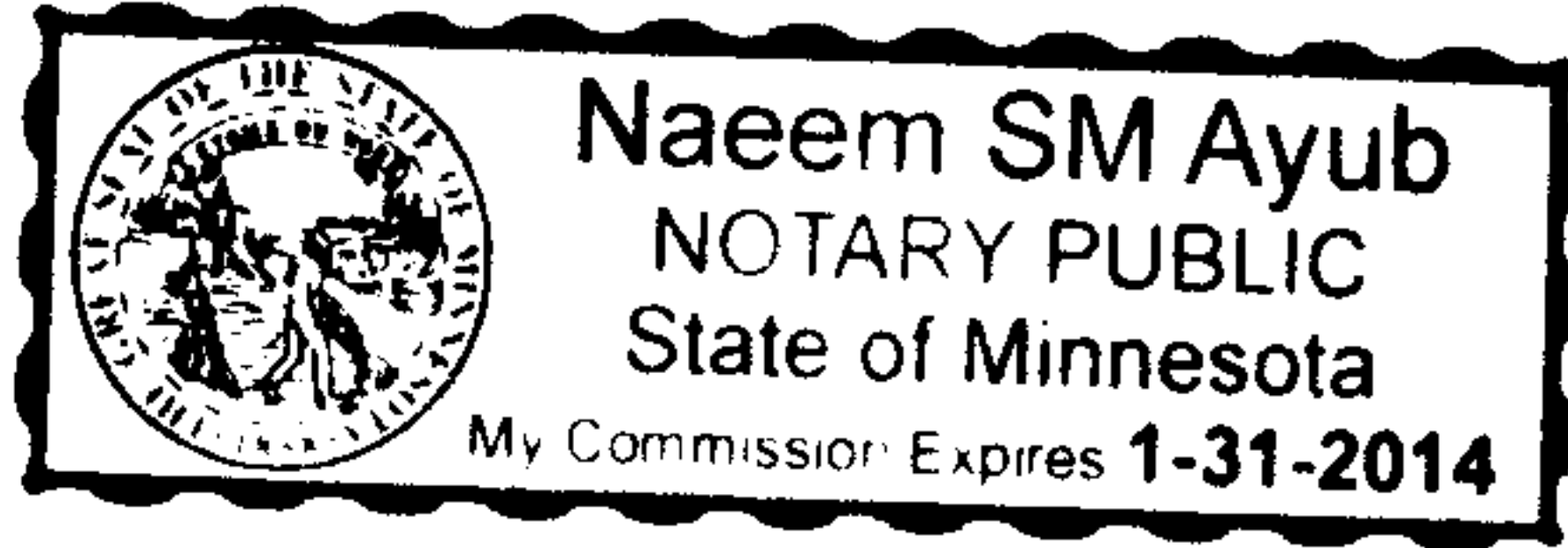
The State of Minnesota)
County Ramsey)

I Naeem SM Ayub, a Notary in and for said County in said State,
hereby certify that Yeng Yang
whose name as UPH loan documentation of the
Wells Fargo Bank, NA

a corporation, is signed to the foregoing conveyance and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, he, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this the 3rd day of Feb., 2010.

Naeem SM Ayub
Style of Officer



HUD Modification Agreement
First American Loan Production Services
First American Real Estate Solutions LLC
FALPS# ALHUDMOD-4 Rev. 09-14-09

