



20100802000246090 1/5 \$211.20
Shelby Cnty Judge of Probate, AL
08/02/2010 03:21:20 PM FILED/CERT

Freddie Mac Loan Number: 721958272
CitiMortgage Loan Number: 0634681166

BALLOON LOAN MODIFICATION

Balloon Note Addendum and Balloon Rider)

11015923-02R
WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
500 SOUTH MAIN STREET
SUITE 1061
AKRON, OH 44311

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 May, 2010, between Francis Schofield and Doug Schofield ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated April 22, 2003, securing the original principal sum of U.S. \$144,500.00, and recorded on Instrument Number 20030506000279430, 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 100 Beach Ln., Shelby, Alabama 35143, the real Property described being set forth as follows:

SEE ATTACHED LEGAL DESCRIPTION

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 of the Property.
2. As of May 1, 2010, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$124,709.56.

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 5.25%, beginning May 1, 2010. The Borrower promises to make monthly payments of principal and interest of U.S. \$779.14, beginning on the 1st day of June, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on May 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.

6/10/10
Date

Francis Schofield
Francis Schofield Borrower

June 10, 2010
Date

Georgianna Farrington
Witness: GEORGIANN FARRINGTON
Print:

6/10/10
Date

Doug Schofield
Doug Schofield Borrower

June 10, 2010
Date

Georgianna Farrington
Witness: GEORGIANN FARRINGTON
Print:

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

By: [Signature]

Name: Colleen Nentwig

Title: Vice President



_____[Space below for Notary Acknowledgment]_____

STATE OF ALABAMA

ss.
COUNTY OF Shelby

On June 10th, 2010, before me, Wanda Gaut, a Notary Public in and
for said County and State, personally appeared
Dan Schofield, Frances Schofield 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

Wanda Gaut

Signature

WANDA GAUT

My commission expires: 6-4-13

Notary seal or stamp

Prepared by ~~and when recorded~~

~~Return to:~~

CitiMortgage, Inc.

ATTN: Linda Parton

Special Loans Dept., MS 312

1000 TECHNOLOGY DRIVE

O'FALLON, MO 63368



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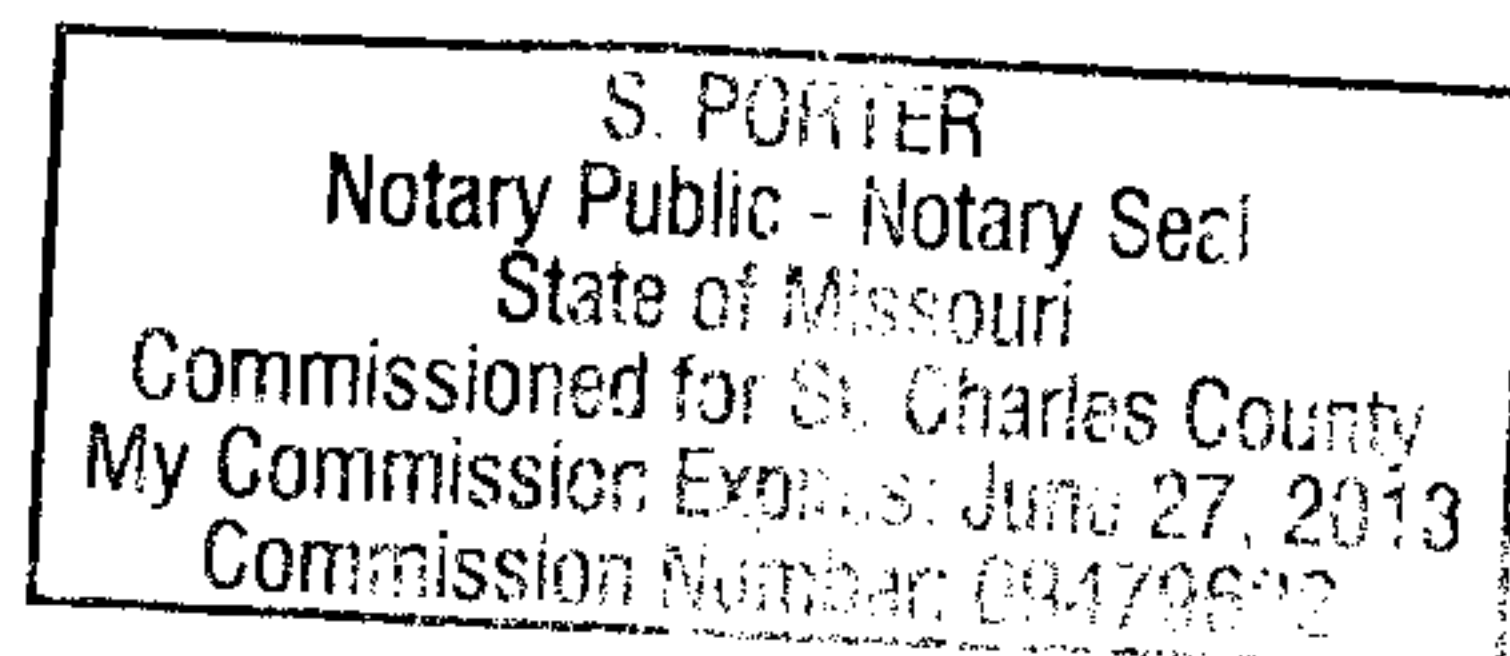
(Individual Acknowledgement)

STATE OF MISSOURI

COUNTY OF ST. CHARLES

BEFORE ME, the undersigned, a Notary Public, in and for said County and State, do hereby certify that, Colleen Nentwig 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.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this 15 day of July, 2010.



Notary Public

S. Porter
S. Porter

My Commission Expires: June 27, 2013

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ALABAMA REAL ESTATE

Loan Services

300 Cahaba Park South, Suite 218
Birmingham, Alabama 35243

Title No. 203-19

SCHEDULE C Legal Description

STATE OF ALABAMA COUNTY OF SHELBY

A parcel of Land in the SW 1/4 of the NE 1/4 and the NW 1/4 of the SE 1/4 of Section 1, Township 24 North, Range 15 East, described as follows: Commence at the SE corner of the SE 1/4 of the NE 1/4 of Section 1, Township 24 North Range 15 East; thence run Westerly along the South line thereof 1512.86 feet to the point of beginning; thence 89 deg. 58 min. right run Northerly 296.13 feet; thence 90 deg. left run Westerly 150.00 feet; thence 90 deg. left run Southerly 296.21 feet to the aforesaid South line of said 1/4- 1/4 Section; thence continue South to a point on the North shore line of Lay Lake; thence turn left and run Easterly along said shore line 150.00 feet to a point due South of the point of beginning; thence left run North to the point of beginning.

ALSO, an easement for ingress and egress, described as follows:
Commence at the SE corner of the SE 1/4 of the NE 1/4 of Section 1, Township 24 North, Range 15 East; thence Westerly along the South line thereof 1812.86 feet; thence 90 deg. 02 min. right run Northerly for 206.30 feet to the point of beginning of an egress easement herein described, said easement being a 60 foot wide strip along an existing road bed and being 35 feet North and 25 feet South of the following line from the point of beginning; turn 90 deg. right and run 450.00 feet; thence 10 deg. right run 162.47 feet to the end of said easement.

Endorsements to be issued with Lenders Policy:

This Commitment is not valid unless the Commitment Jacket and Schedule B-Section I and Schedule B-Section II are attached



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