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Shelby Cnty Judge of Probate, AL
09/22/2010 01:29:49 PM FILED/CERT

Recording Requested by
Bank of America, N.A.

AND WHEN RECORDED MAIL TO:

Bank of America, N.A.
1800 Tapo Canyon Road CA6-914-01-59
Simi Valley, CA 93063
Prepared by: **LIZA SUMADSAD**
DOC. ID#: **57412917961694396**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE MORTGAGE

MIN#: 100015700069986707

This Loan Modification Agreement (the "Agreement"), made this **27th** day of **July**, **2010** between **SHELIA HAMRICK AUSTIN PAVLOVEC, A MARRIED WOMAN**, (the "Borrowers") and **Bank of America, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **July 14, 2006** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026) and recorded on **July 27, 2006** as **Instrument Number 20060727000361550** in the Official Records of the **SHELBY** County, State of **ALABAMA** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as:

**8244 WYNWOOD DRIVE
HELENA, AL 35080**

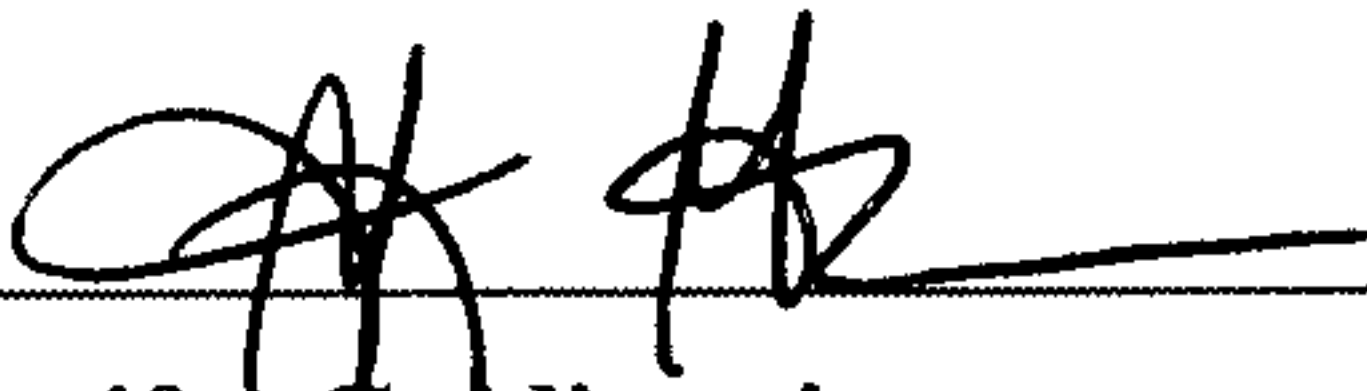
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO ADD THE LENDER TO THE MORTGAGE TO READ: LIBERTY MORTGAGE CORPORATION.**

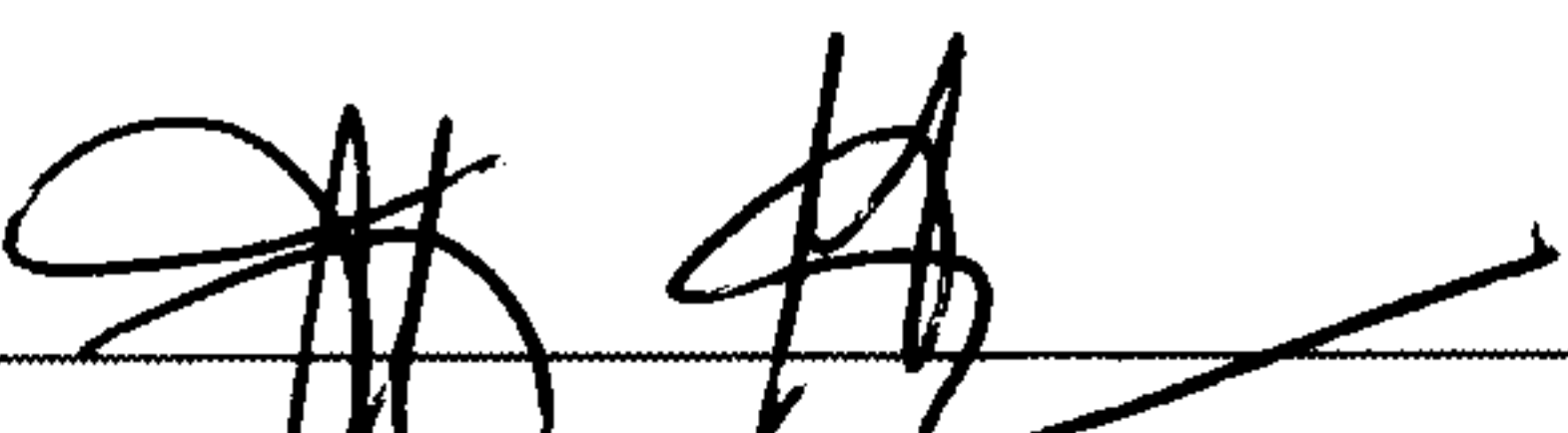
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a second lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

Bank of America, N.A.


By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.


By: **Jennifer Guidicessi**
Its: **Assistant Vice President**


SHELIA HAMRICK AUSTIN PAVLOVEC

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama)
COUNTY OF Shelby) SS.

On this 11th Day of August 2010, BEFORE ME,
Julia Connors, (Notary Public)

personally appeared, **SHELIA HAMRICK AUSTIN PAVLOVEC**, 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 foregoing 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.

WITNESS MY HAND AND OFFICIAL SEAL

Julia Connors
Notary Public

(SEAL)

Commission Expires: _____

MY COMMISSION EXPIRES AUGUST 17, 2013

STATE OF CALIFORNIA

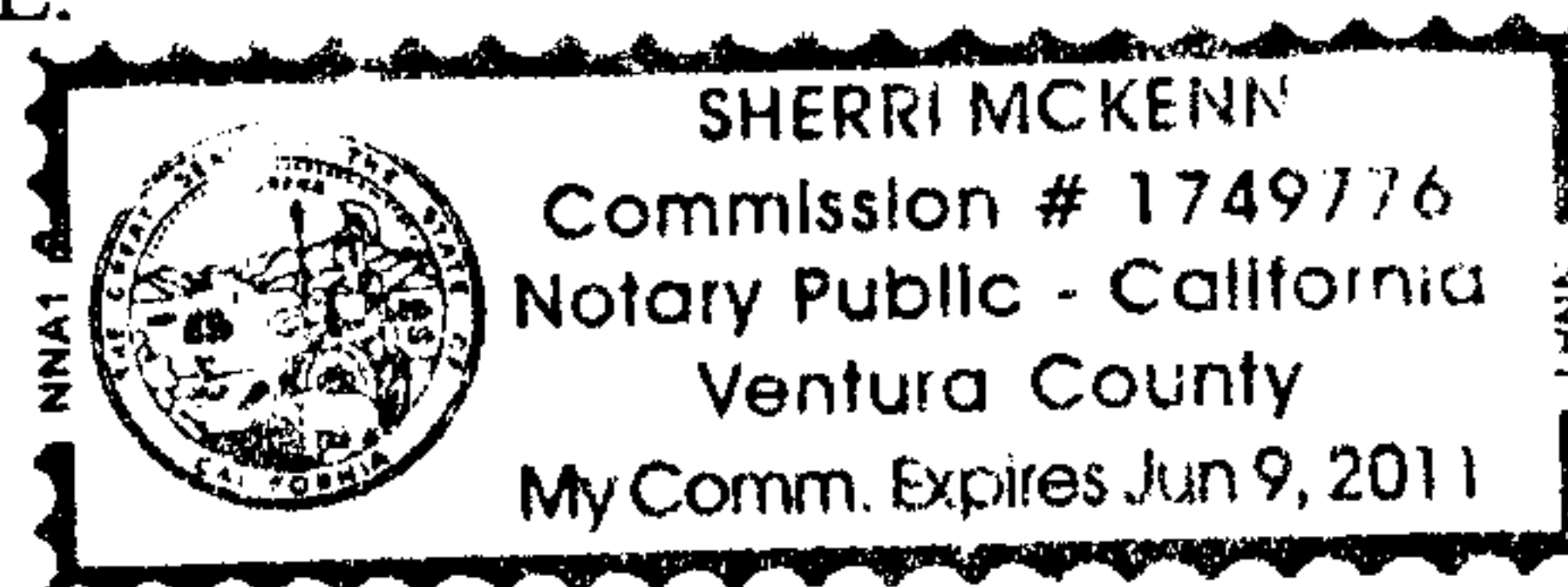
COUNTY OF Ventura

On 9-16-10 before me, **Sherri McKenn**, Notary Public, personally appeared **Jennifer Guidicessi**, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS MY HAND AND OFFICIAL SEAL.

Signature Sherri McKenn



(SEAL)