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## LOAN MODIFICATION AGREEMENT

(Modifying a Balloon Loan)

11013263-02R

This Loan Modification Agreement ("Agreement"), made this first day of August 2010 between Sylvia B. Mills, A Single Person ("Borrower") and RBS CITIZENS, N.A. F/K/A CITIZENS BANK, N.A. S/B/M to CCO MORTGAGE CORP. F/K/A CHARTER ONE MORTGAGE CORP. ("Lender") amends and supplements (1) the Mortgage Deed of July 30, 2003, The original Principal sum of Ninety Four Thousand Eight Hundred Fifty & 00/100 Dollars (\$94,850.00) and recorded in Instrument #20030804000504610, Page 1/18 of County of Shelby land records of, Pelham, Alabama and (2) the Balloon Note (the "Note") bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument #20030804000504610, Page 1/18 defined herein as the "Property", and located at 134 Hayesbury Lane, Pelham, Alabama. 35124.

All that tract or parcel of land as more fully described on Exhibit "A" attached hereto which is incorporated herein and made a part hereof.

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. Immediately prior to the execution of this Agreement, the lien of the Security Instrument is valid and subsists against the Property, and secures repayment of the amount of U.S. \$82,007.25 (the "Unpaid Principal Balance"), consisting of the unpaid amount loaned to the Borrower by the Lender, including advances, if any, to which Borrower has no defenses, off-sets or counterclaims.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender at the yearly rate of 5.375% from and after August 1, 2010. The Borrower promises to make monthly payments of principal and interest of US \$518.29 beginning on the first day of September 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If, on August 1, 2033 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, such amounts shall be due and payable in full.
3. If all or any part of the Property (as defined in the Security Instrument) 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, at its option, 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.
5. Borrower agrees to make the payments as specified in Paragraphs 2 and 4 hereof and understands and agrees that;
  - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Note shall also apply to default in the making of said modified payments hereunder.
  - (b) All covenants, agreements, stipulations and conditions in said Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under said Note and Security Instrument shall be diminished or released by any provisions hereof; nor shall this Agreement in any way impair, diminish or affect any of the Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law.

Also, all rights of recourse to which the Lender is presently entitled against any property or any other persons in any way obligated for or liable on the Note and Security Instrument are expressly reserved by the Lender.

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(c) All costs and expenses incurred by Lender in connection with this Agreement, including a processing fee of \$250, recording fees, title examination and attorney's fees, shall be paid by Borrower and shall be secured by said Security Instrument.

(d) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by the Lender, shall bind and inure to the heirs, executors, administrators and assigns of the Borrower.

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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions hereof, as amended by this Agreement.

IN WITNESS WHEREOF, the said parties have hereunto set their hands, or caused these presents to be signed by their duly authorized officers, the day and year first above mentioned.

Signed in the presence of:

Witness:

Vanessa Doughty  
Print Witness Name

BORROWER (S)

Sylvia B. Mills  
Sylvia B. Mills

#### ACKNOWLEDGMENT

State of Alabama, SS  
County of Jefferson

Before me, a Notary Public in and for said County and State, personally appeared the above named Sylvia B. Mills who acknowledged that he/she/they did sign the foregoing instrument and that the same is his/her/their free act and deed.

A single person

IN WITNESS WHEREOF, the said parties have hereunto set their hands, or caused these presents to be signed by their duly authorized officers, this 11 day of August, 2010.

My Commission expires: 4/17/13

CP Rudder  
Notary Public

Agreed to by RBS CITIZENS, N.A. F/K/A CITIZENS BANK, N.A. S/B/M to CCO MORTGAGE CORP. F/K/A CHARTER ONE MORTGAGE CORP.

By: Paula D. Feldman  
Paula D. Feldman, Authorized Signer

State of Virginia  
County of Henrico

The foregoing instrument was acknowledged before me this 3rd day of September 2010 by Paula D. Feldman, Authorized Signer of CCO Mortgage f/n/a Charter One Mortgage Corp., who executed this instrument on its behalf.

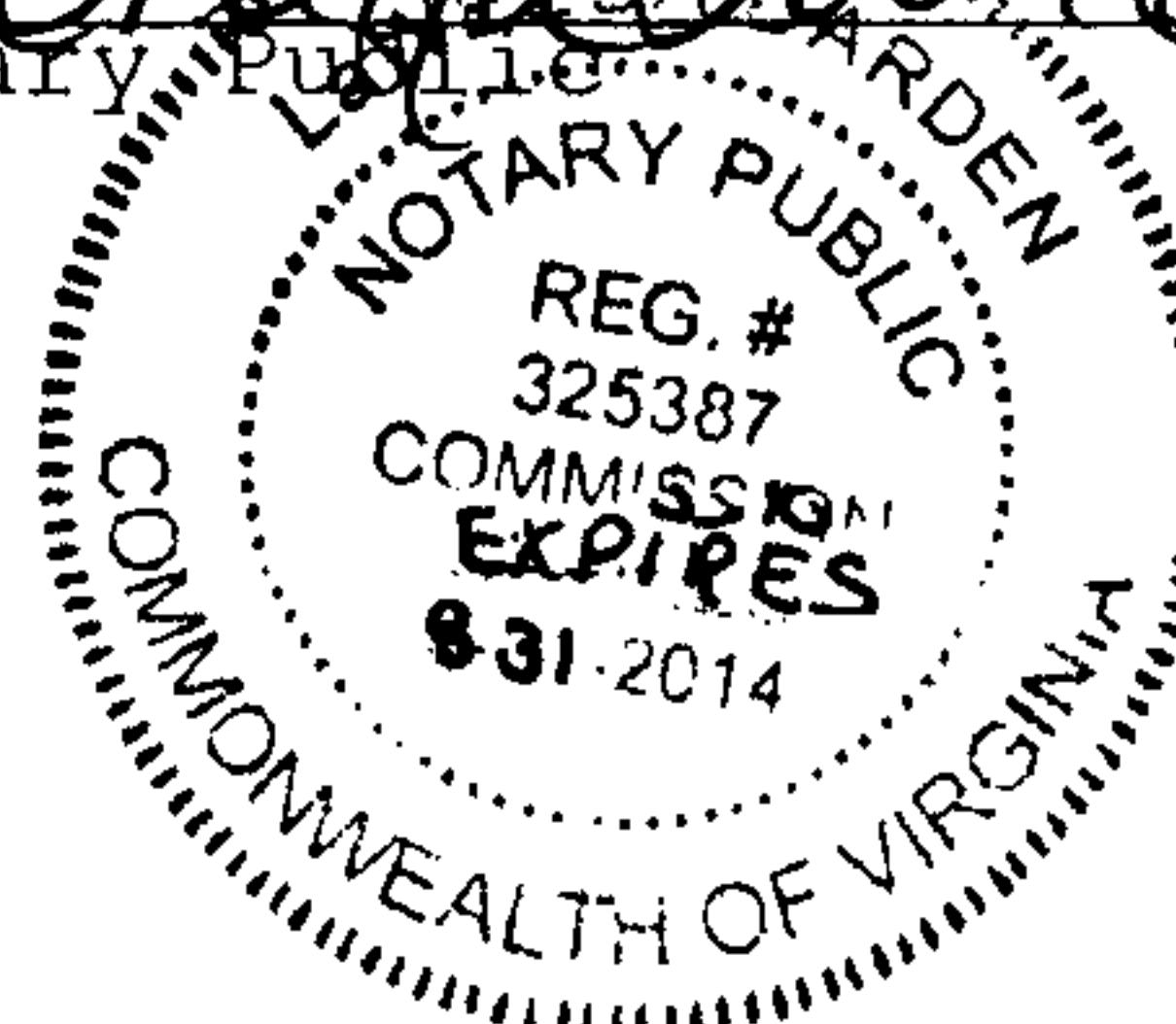
My Commission expires: 8-31-2014

Notary Public

This instrument prepared by and after recording should be returned to:

CCO Mortgage  
Attn: Cheryl Nero  
10561 Telegraph Road  
Glen Allen, VA 23059  
0016108532

WHEN RECORDED RETURN TO:  
COMMONWEALTH OF VIRGINIA  
500 ...  
ARLINGTON, VA 22201



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20101018000347890 3/3 \$143.15  
Shelby Cnty Judge of Probate, AL  
10/18/2010 03:52:41 PM FILED/CERT

## Exhibit "A"

Lot 53, according to the Survey of Final Plat of Hayesbury Phase 2, as recorded in Map Book 30, Page 104, in the Probate Office of Shelby County, Alabama.