

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: **ELSI NAVARRO**  
DOC. ID#: **19811240318918150**

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE  
MORTGAGE (HOME EQUITY LINE OF CREDIT)**

MIN#: 100133700009326490

This Loan Modification Agreement (the "Agreement"), made this **8th** day of **December**, **2010** between **DONNA DOROUGH STRONG, AND RUSSELL WALTER STRONG HUSBAND AND WIFE**, (the "Borrowers") and **Bank of America, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE (HOME EQUITY LINE OF CREDIT)** dated **September 12, 2005** 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 **October 07, 2005** as Instrument Number **20051007000524440** 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:

**182 LAKE FOREST WAY  
MAYLENE, AL 35114**

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

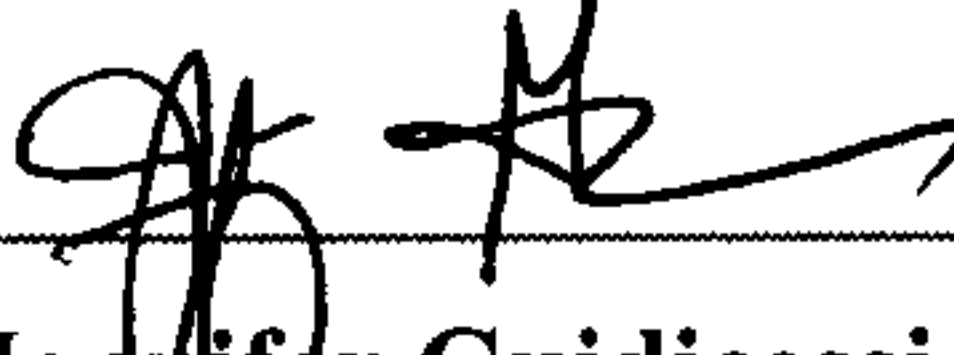
- **TO ADD THE EXHIBIT A (LEGAL DESCRIPTION) TO THE MORTGAGE (HOME EQUITY LINE OF CREDIT) WHICH WAS OMITTED AT THE TIME OF RECORDING.**

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.

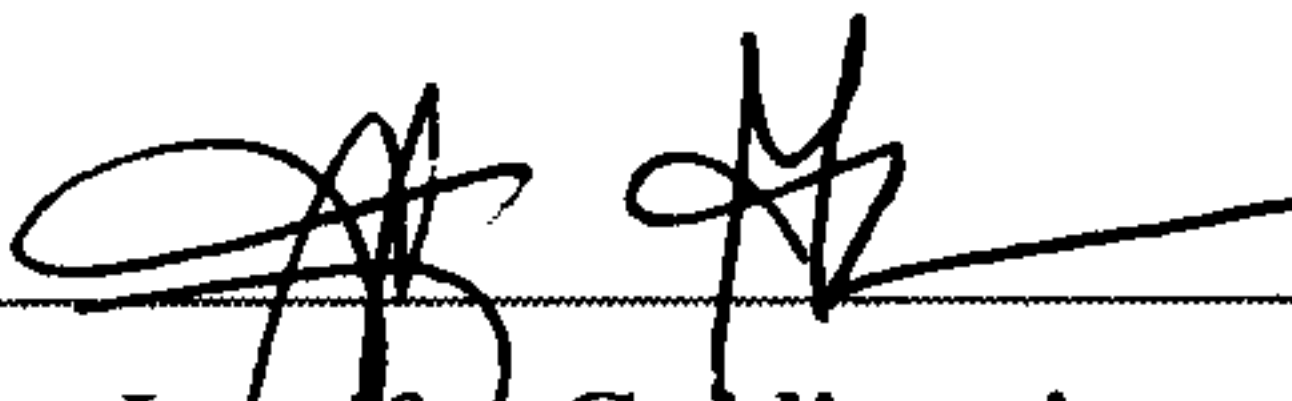
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Bank of America, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in 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.

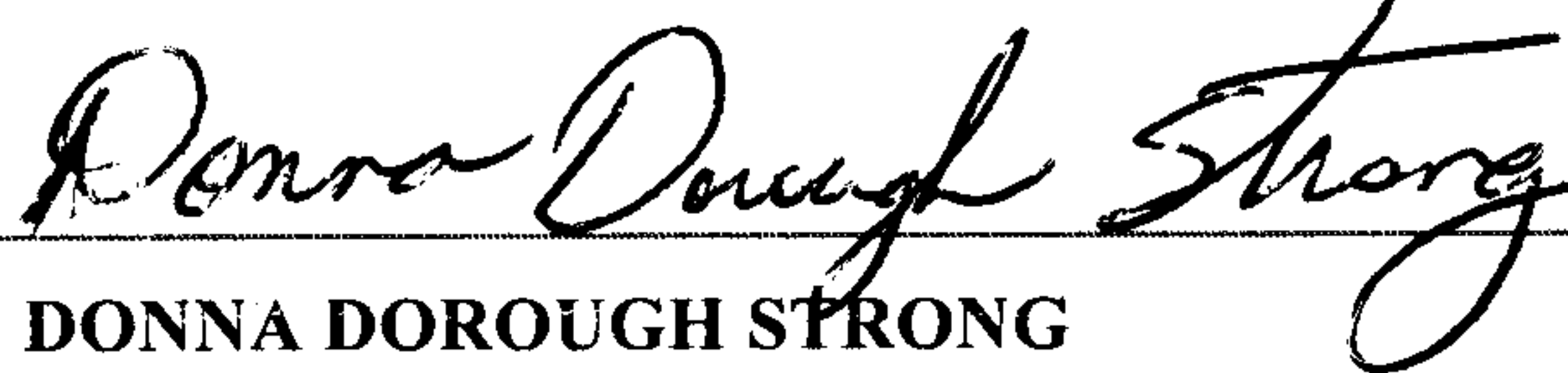


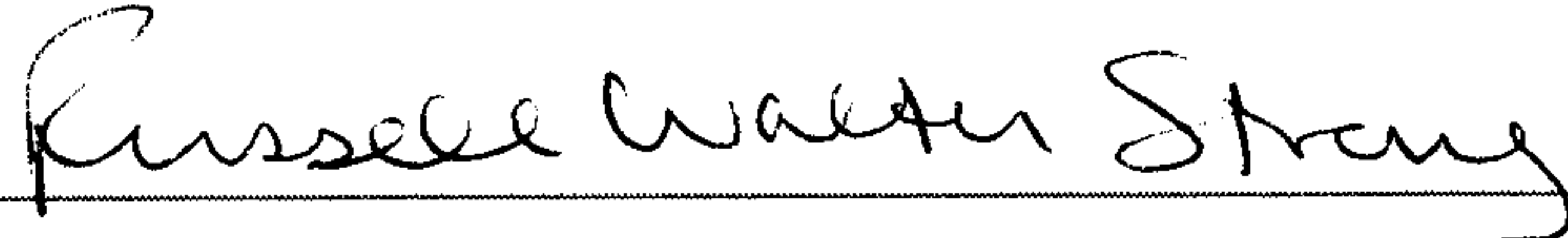
**Bank of America, N.A.**

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

**Mortgage Electronic Registration Systems, Inc.**

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

  
**DONNA DOROUGH STRONG**

  
**RUSSELL WALTER STRONG**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Alabama

COUNTY OF Shelby

)  
) SS.  
)

On this 20 Day of December 2010, BEFORE ME,

Bernadette Mullins, (Notary Public)

personally appeared, **DONNA DOROUGH STRONG, AND RUSSELL WALTER STRONG**, 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

Bernadette Mullins  
Notary Public

(SEAL)

Commission Expires: 1/20/14

STATE OF CALIFORNIA

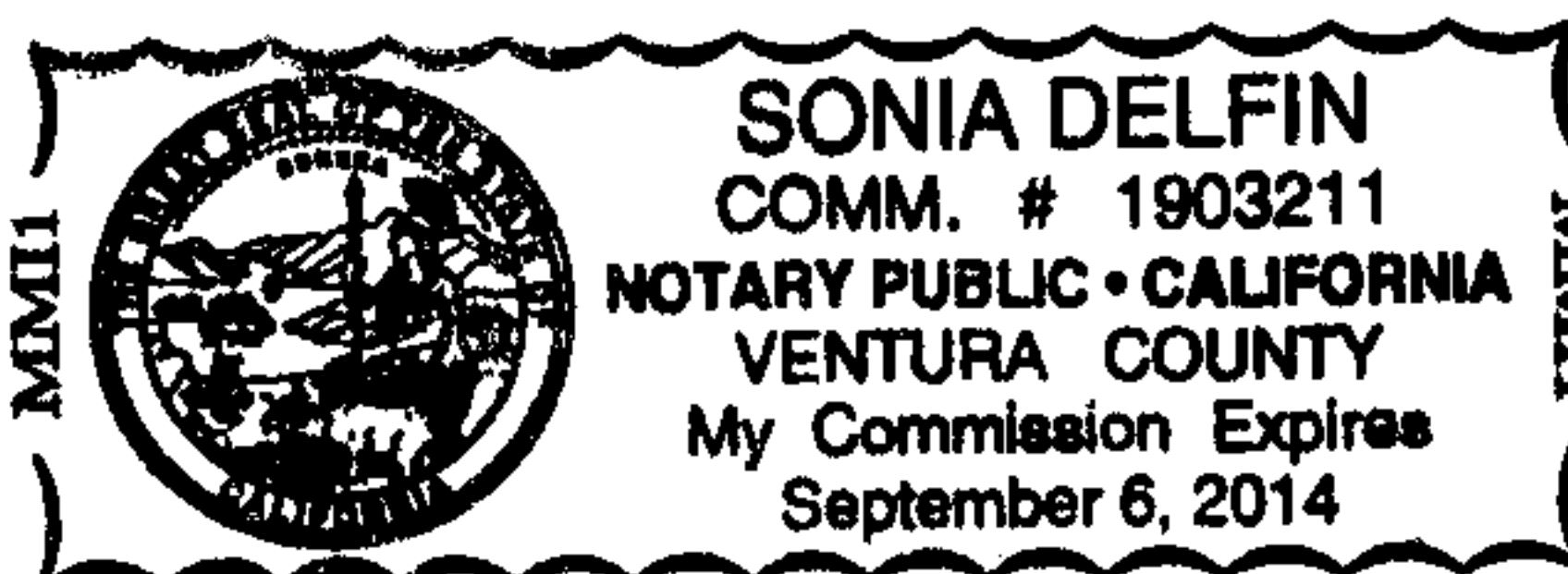
COUNTY OF Ventura

On 12/31/10 before me, **Sonia Delfin**, 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 Sonia Delfin



(SEAL)

EXHIBIT A

A PARCEL OF LAND LOCATED IN THE COUNTY OF SHELBY, STATE OF ALABAMA, AND KNOWN AS:

BEING LOT NUMBER 114 IN LAKE FOREST, 1ST SECTOR AS SHOWN IN THE RECORDED PLAT/MAP THEREOF IN MAP BOOK 24 PAGE 62 OF SHELBY COUNTY RECORDS.

Permanent Parcel Number: 23 2 09 0 002 014 000  
DONNA DOROUGH STRONG AND RUSSELL WALTER STRONG,  
WIFE AND HUSBAND

182 LAKE FOREST WAY, MAYLENE AL 35114  
Loan Reference Number : 3286029/112403189  
First American Order No: 7905754  
Identifier: ELS

