

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: **VICTOR RODRIGUEZ**

DOC. ID#: **26218481811282964**

Space Above for Recorder's Use

### **LOAN MODIFICATION AGREEMENT TO THE MORTGAGE**

MIN#: 100020700227946307

This Loan Modification Agreement (the "Agreement"), made this **6th** day of **January**, **2011** between **MARY A BICE, A SINGLE WOMAN**, (the "Borrowers") and **Bank of America, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **MORTGAGE** dated **June 13, 2008** 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 **June 23, 2008** as **Instrument Number 20080623000255620** 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:

**3492 WILDEWOOD DRIVE  
PELHAM, AL 35124**

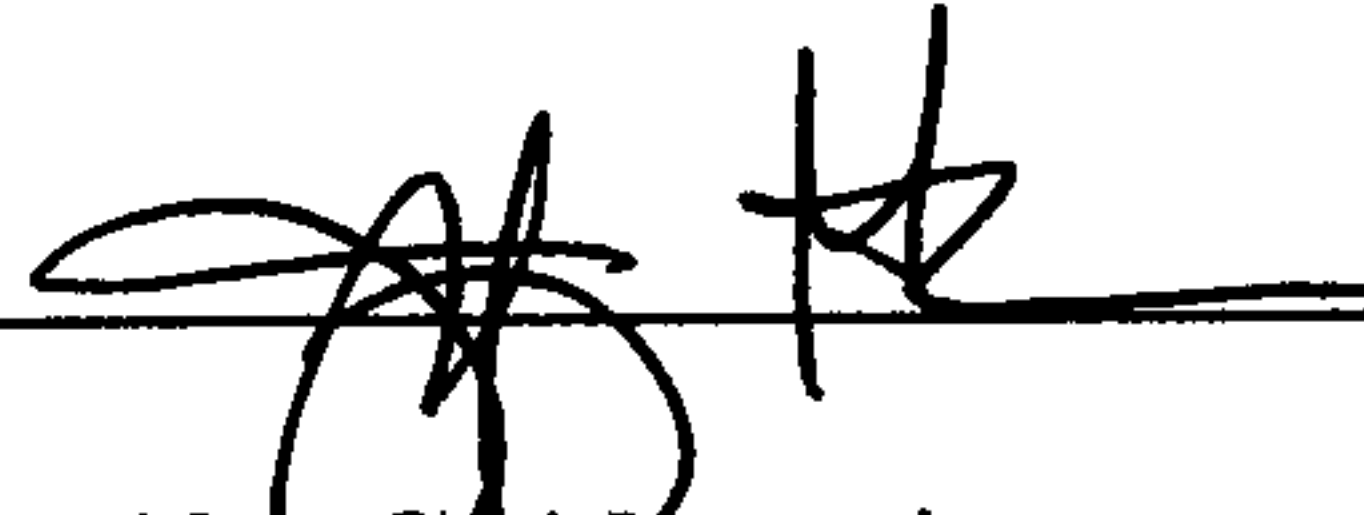
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **NOTARY SECTION MISSING COUNTY ON PAGE 9 OF 9 OF MORTGAGE**

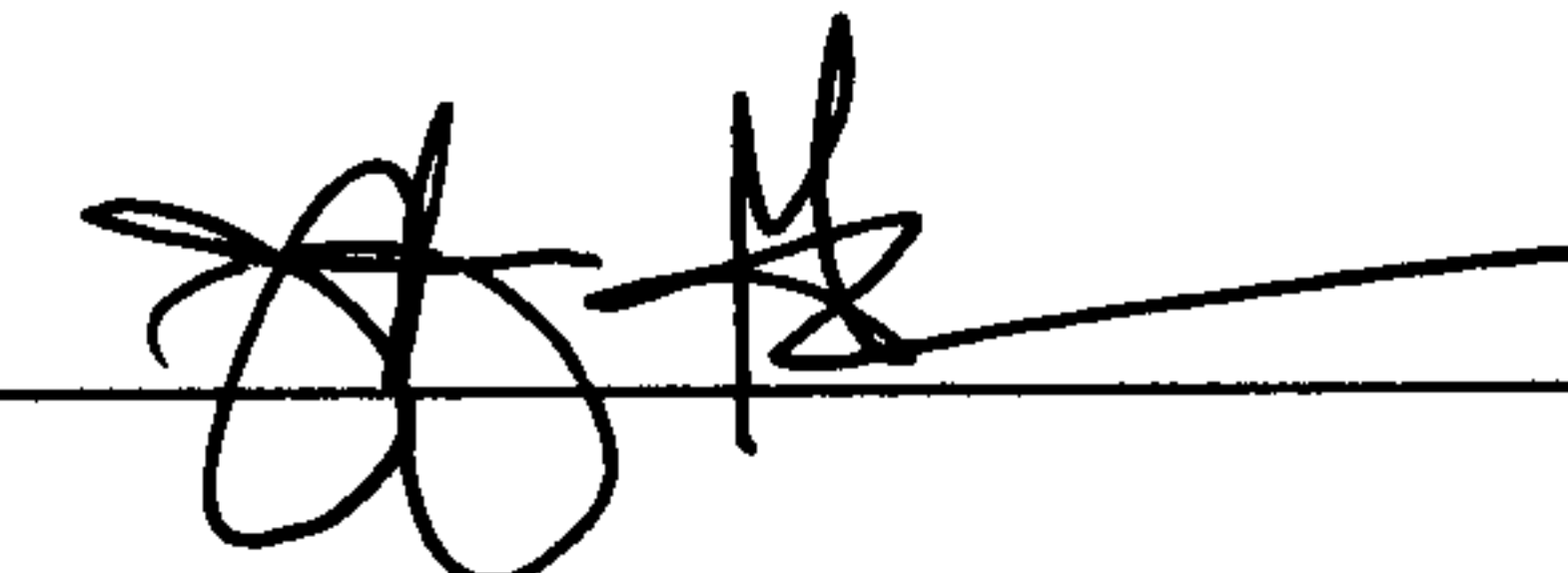
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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 first 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: Vice President

Mortgage Electronic Registration Systems, Inc.

  
By: Jennifer Guidicessi  
Its: Vice President

STATE OF CALIFORNIA

COUNTY OF VENTURA

  
20110223000061380 2/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
02/23/2011 09:42:17 AM FILED/CERT

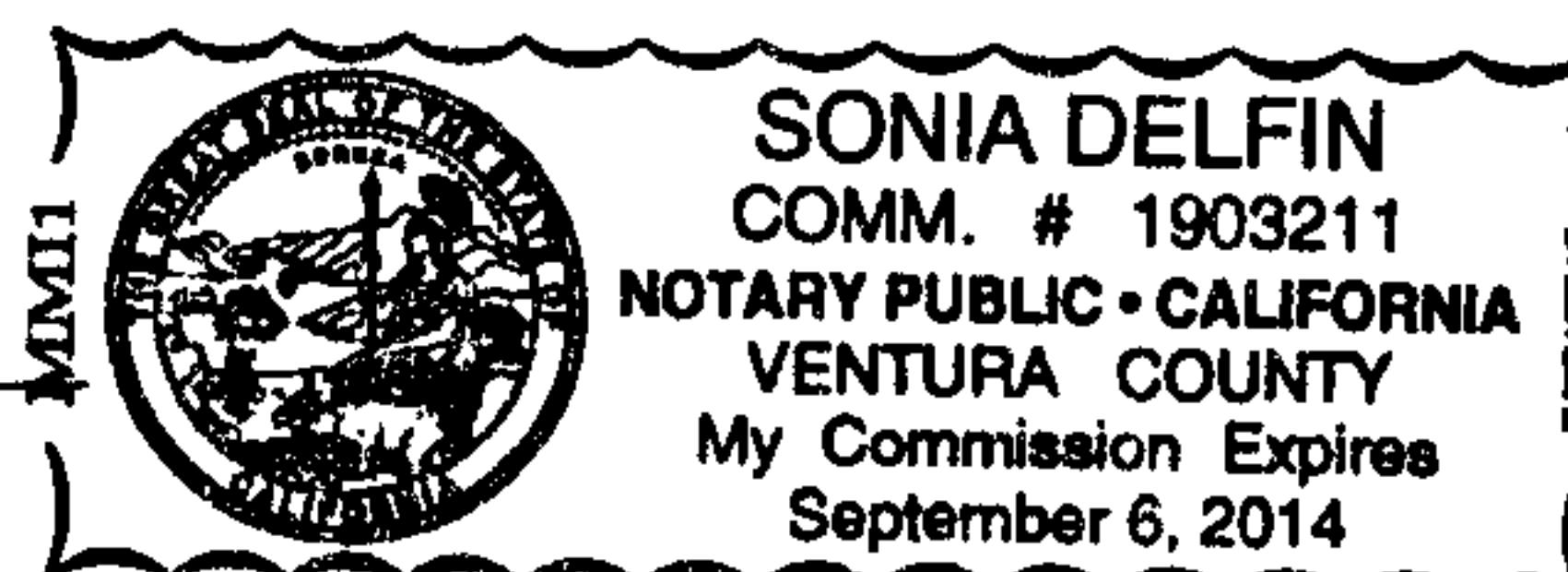
On 2-11-2011 before me, **Sonia Delfin**, Notary Public, personally appeared **Jennifer Guidicessi**, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person 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





(SEAL)

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


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

**Mortgage Electronic Registration Systems, Inc.**

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

  
**MARY A BICE**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



20110223000061380 3/4 \$21.00  
Shelby Cnty Judge of Probate, AL  
02/23/2011 09:42:17 AM FILED/CERT

STATE OF Alabama

)

) SS.

COUNTY OF Shelby

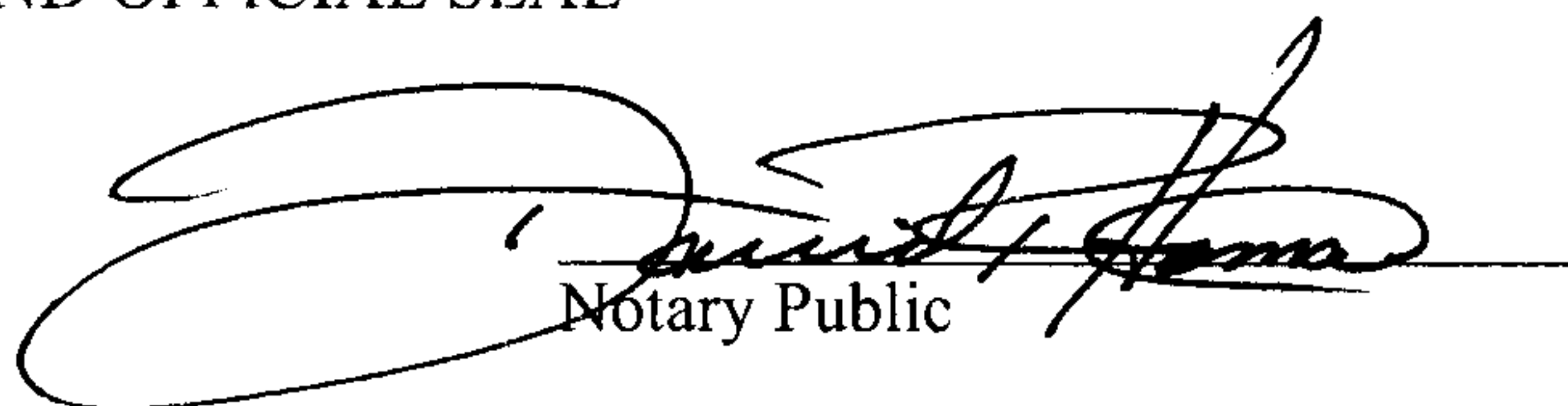
)

On this 26<sup>th</sup> Day of January 2011, BEFORE ME,

David R. Homan, (Notary Public)

personally appeared, **MARY A BICE**, 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

  
Notary Public

(SEAL)

Commission Expires: \_\_\_\_\_

MY COMMISSION EXPIRES APRIL 3, 2012

STATE OF CALIFORNIA

COUNTY OF \_\_\_\_\_

On \_\_\_\_\_ 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 \_\_\_\_\_

(SEAL)