


Freddie Mac Loan Number: 919585418  
Servicer Loan Number: 1038757

  
20110509000138870 1/3 \$20.00  
Shelby Cnty Judge of Probate, AL  
05/09/2011 01:06:41 PM FILED/CERT

After Recording Return To:  
Coastal States Mortgage Corporation  
Attn: Dan Robbins  
600 Corporate Dr., Ste 620  
Fort Lauderdale, FL 33334

Min# 100194600010387570

This document was prepared by: Daniel Robbins

\_\_\_\_\_ [Space Above This Line For Recording Date] \_\_\_\_\_

**BALLOON LOAN MODIFICATION**  
**(Pursuant to the Terms of the Balloon Note Addendum and Balloon Rider)**

This Balloon Loan Modification ("Modification"), entered into effective as of the **1<sup>st</sup> day of May, 2011**, between **Jill T Thomas and Husband Patrick D Thomas, A/K/A Patrick Thomas** ("Borrower"), **COASTAL STATES MORTGAGE CORPORATION** ("Lender"), and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated **April 27<sup>th</sup>, 2004**, securing the original principal sum of U.S. **\$126,500**, and recorded in Instrument Number **20040506000240050**, of the **Probate Office 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:

**126 Cedar Bend Drive, Helena, Alabama 35080**

the real property described being set forth as follows:

**LOT 2, BLOCK 1, ACCORDING TO THE SURVEY OF CEDAR BEND, PHASE 1, AS RECORDED IN MAP BOOK 17, PAGE 139, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.**

To evidence the election by the Borrower of the Conditional Right to Refinance 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):

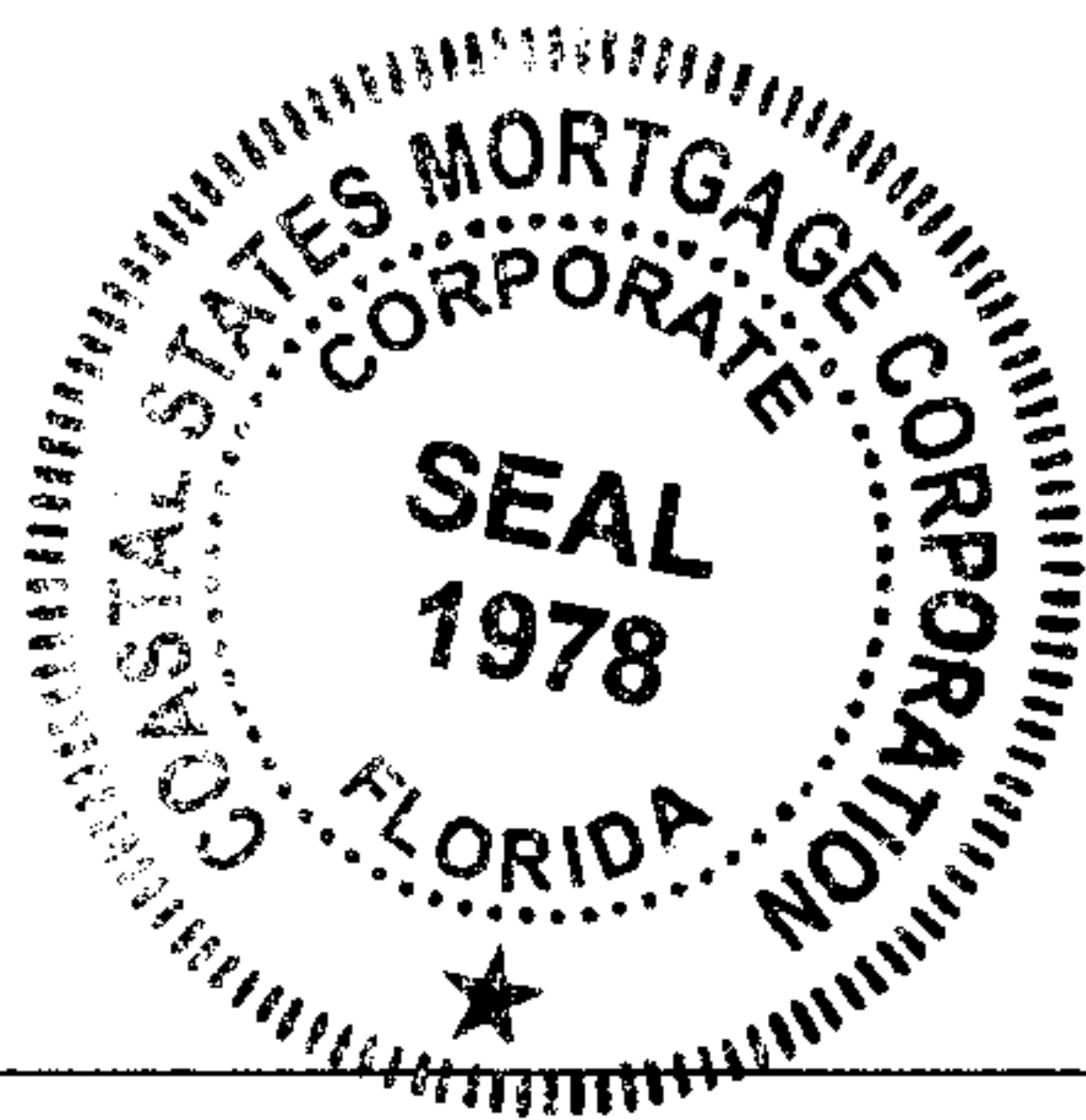
1. The Borrower is the owner of the Property.
2. As of **May 1<sup>st</sup>, 2011**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$99,615.89**.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **5.125%**, beginning **May 1<sup>st</sup>, 2011**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$615.19**, beginning on the day of **June 1<sup>st</sup>, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **May 1<sup>st</sup>, 2034** (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 **Coastal States Mortgage Corporation, 600 Corporate Drive Suite 620, Fort Lauderdale, FL 33334** 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 cancelled, 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.



\_\_\_\_\_  
Lender (Seal)

Jill T. Thomas (Seal)  
Jill T Thomas

04/14/11

\_\_\_\_\_  
Date

By: Daniel Robbins  
Daniel Robbins  
5/3/11

\_\_\_\_\_  
Date

Patrick D. Thomas (Seal)  
Patrick D Thomas

4/15/11

\_\_\_\_\_  
Date

STATE OF Alabama  
COUNTY OF Shelby

(Borrower)


The foregoing was acknowledged before me this 15 day of April, 2011 by Jill T Thomas  
who has produced 1311595 AL as identification and did not take an oath.

Sherry K. Oglesby  
NOTARY PUBLIC

STATE OF  
COUNTY OF

(Borrower)

The foregoing was acknowledged before me this 19<sup>th</sup> day of April, 2011 by Patrick D. Thomas  
who is known to me personally.

  
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Barbara A. Hylle  
NOTARY PUBLIC  
Commission expires 10/29/2012



(Corporate)

STATE OF FLORIDA  
COUNTY OF BROWARD

The foregoing was acknowledged before me this 3<sup>rd</sup> day of May, 2011 by Daniel Robbins  
who is known to me personally.



  
NOTARY PUBLIC



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